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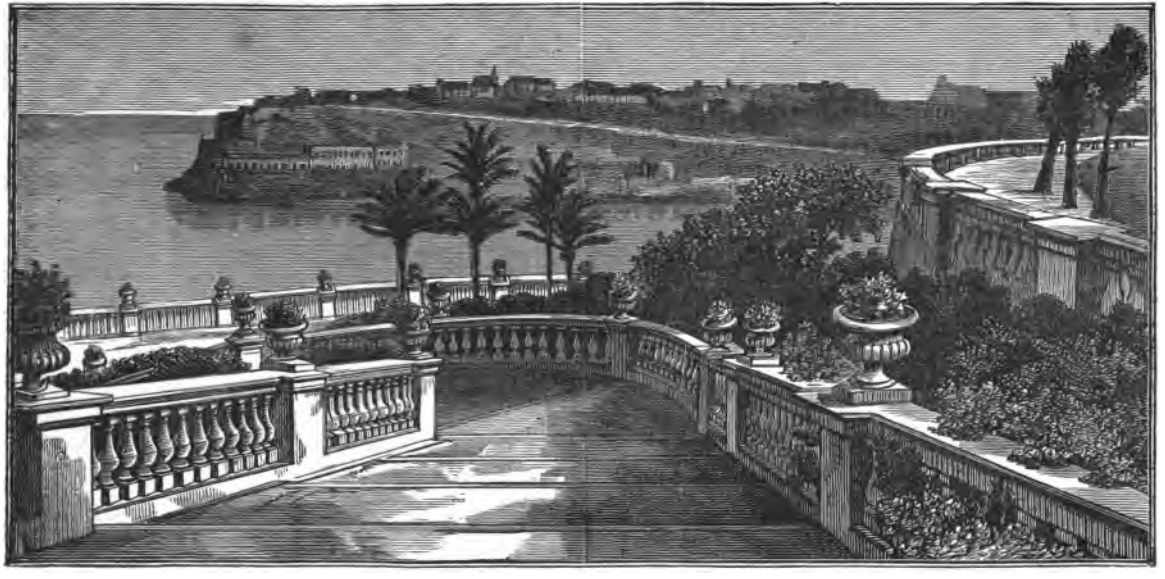

THE GARDENS OF MONTE CARLO, WITH MONACO IN THE DISTANCE.

MONACO

AND ITS GAMING TABLES.

BY

JOHN POLSON.

FOURTH EDITION—ENLARGED AND ILLUSTRATED.

LONDON:
ELLIOT STOCK, 62 PATERNOSTER ROW, E.C.
PAISLEY: ALEXANDER GARDNER.
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PREFACE.

It was with no intention of writing a book that I began what I may call this treatise on gambling.

During a lengthened residence at Nice last winter, I had joined a committee which was formed there for the purpose of having public gambling at Monte Carlo suppressed.

With the view of aiding this movement, I commenced to write what was intended to be a newspaper article on the subject.

As the writing proceeded, the subject widened, and my treatise extended beyond the limits suitable for the columns of a newspaper, so that it became necessary to publish it in a more imposing form.

Besides, my spirit had been stirred within me as the magnitude of the evil about which I was writing became more and more disclosed, and I was on that account the more willing to deliver my message by the still small voice of a little book, which might be read in the quiet of the family circle, rather than by a cry from the house-tops, through the public press.

One disadvantage, however, resulting from this departure from the original intention, was the compression and over-condensation with which the subject had been treated, with the view of making it suitable for the hurried reading and summary dismissal which is the general fate of newspaper articles.

I found many defects, also, after the work was completed, which, however they might have been viewed in the columns of a newspaper, were almost unpardonable in anything in the form of a book.

These defects were aggravated by the circumstance that I was travelling through Italy whilst the work was passing through the press in London.

The little book has, nevertheless, been received with considerable favour, much more than I expected; the first edition having been quickly followed by a second, and now a third is required.

I have taken advantage of the issuing of this third edition, to revise the whole work, so as to remedy, as far as I can, the defects to which I have referred; and as to the over-compression of parts of it, I have made considerable additions and amplifications wherever it seemed to be desirable.

Whether I have been successful in this revision and amplification, so as to make the rough places smooth, and give to the whole work that roundness and symmetry which are essential to its efficiency, as well as to its beauty, I know not; but I hope, at least, that I have not failed in my main purpose, which is to do something, in however humble a way, towards the removal of that great evil from the beautiful shores of the Riviera.

JOHN POLSON.

WEST MOUNT,
PAISLEY, July, 1881.

NOTE TO FOURTH EDITION.

BEFORE the third edition is fairly out of the printer's hands, I find that a *fourth* is required. By the kind permission of Messrs. Cassell, Petter, & Galpin, I am enabled to add to it a beautiful view of *Monaco from the Mainland*, taken from their splendid work, entitled *Picturesque Europe*.

AUGUST, 1881.

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MONACO,

AND ITS GAMING TABLES.

CHAPTER I.

AILING along the northern shore of the Mediterranean Sea, midway between Nice and Mentone, the voyager may observe two bold rocky promontories at no great distance from each other. They both present an abrupt face to the sea, and join the shore line by an easy sloping descent to a pretty little bay, of horse-shoe form, which lies between them.

On the shingly shore of this little bay, the blue waters of the Mediterranean are almost always breaking. It is seldom quite calm, for the great stretch of sea outside sends in a ground swell, produced by winds, it may be, hundreds of miles away; and it is seldom very stormy, the place is so sheltered by the rocky headlands at the narrow opening.

Perched on the top of the rocky promontory to the west, nearly 300 feet above the sea, is the palace of the Prince of Monaco, closely surrounded by the ancient town, the population of which is about 600.

On the promontory to the east, and not quite so high above the sea, is the modern establishment of Monte Carlo—the only place in Europe, where public gambling tables are allowed. Conspicuously situated on the top of this promontory is the Casino, with its dome

and minarets embosomed amongst oriental foliage, with long stretches of terraces, fenced by handsome balusters, enclosing bright gardens on what was formerly a barren rock.

The magnificent Hotel de Paris, and some smaller buildings used as cafés, cigar shops, and shops for the sale of articles of *vertu*, are close to the Casino, and belong to the same administration. Several large hotels, not connected with it, but dependant for their support upon the traffic which it brings to the place, occupy nearly all the available space on the summit of the promontory outside the gardens of the Casino.

Along the shore of the little bay, and as far up towards the great mountains behind as the limited territory of the Principality of Monaco extends, the modern district of Condamine is situated. This place also has sprung up since the gambling tables were established at Monte Carlo, and is supported by visitors, attracted partly by the beauty of the place, but chiefly by the blandishments which Monte Carlo presents, and the gambling, which is its chief attraction.

These three districts—ancient Monaco, modern Monte Carlo, and modern Condamine—constitute the little principality of Monaco. Besides the Monégasgue population of 600, there are about 2000 of a population of incomers, about 3000 residential visitors, and over 1000 employés connected with the Casino.

In territorial extent, the principality is even smaller than the population indicates, for so frequented has the place become since the late Monsieur Blanc established himself there, that every space available for building upon is occupied.

Monaco is like Gibraltar, as to its limited area and the proximity of the mountains behind, but unlike it in respect that the territory of the principality extends only a little way up the mountains; it is enclosed behind, as well as on each side, by French territory.

A good rifle would carry across the mouth of the bay, from the promontory of Monaco, to that of Monte Carlo, and cover nearly the whole extent of the principality in that direction; and one could shoot from the shore of the bay of Condamine towards the mountains, covering nearly the whole extent of territory in that direction.

The standing army of the Prince of Monaco, consisting of about 50 soldiers, with tall shakos, and bright blue uniforms, faced with red and white, the colours of the Prince, have thus a very limited area

for the exercise of their profession. Even in ordinary drill, they are in constant danger of committing a breach of international law, by firing into French territory. There are also about half that number of gendarmes, with large cocked hats, dark blue uniforms, and formidable looking swords hanging at their sides. These I presume would do military duty in case of need, and should therefore in fairness be added to the numerical strength of the standing army.

CHAPTER II.

Monaco "neither sows nor reaps, and yet lives long."

"No man takes care to live well but long, when yet it is in everybody's power to do the former, and in no man's to do the latter."—SENECA.

THE principality of Monaco was not always so small. Mentone and Roquebrune formerly belonged to it, but in 1848 these two districts revolted, and were never again fairly brought back to their allegiance.

The immediate cause of the revolt was the wave of liberal sentiment which passed over Europe, beginning in 1847, which Pope Pius IX. may be said to have set in motion. Piedmont had got a liberal constitution and a parliament in 1848, and why should the Mentonese remain subject to a despotism, whilst under the protectorate of that very government whose parliament was then sitting at Turin. But the prime cause of the revolt was an abuse of power, such as a despotism is sure at some time or other to fall into.

Honoré V., the Grandfather of Charles III., the present prince of Monaco, committed the fatal error of creating monopolies, and some of them of the most odious kind. He farmed out to a speculator in Marseilles the exclusive right to supply bread and flour in the principality, and to another, the exclusive right of coinage. Bread became dear and bad. The coinage became debased, and its buying power consequently decreased; and although Prince

Florestan, soon after he succeeded his father, Honoré V., who died in 1841, abolished the hatéful monopolies, and made other important concessions, he failed to remove the disaffection of those two townships. A deputation of the inhabitants applied to his administrator-in-chief for a constitution, such as neighbouring governments were then granting to their people. The matter was referred to the Prince (Florestan) who was at the time in Paris, where he generally resided, and though he promised compliance, he never fulfilled his promise. He died in 1856—consoled in his last days, by the recognition of his rights over Mentone and Roquebrune, in a protocol of that same year that passed between Baron Hubner and Count Cavour relative to the occupation of parts of Italy by the troops of Austria. It was, however, only a sentimental consolation, for these two towns had been, and continued to be, in a state of practical revolt, having only a nominal connection with the principality. The present Prince Charles III., who was born in 1818, has been blind for about 20 years. He lives a secluded life in his palace at Monaco. His son Albert, who always resides at Paris, married the sister of the present Duke of Hamilton, who recently obtained a divorce from him; their only child, a son, being nevertheless regarded as legitimate by the decision of the sacred college at Rome, and this son therefore is the heir apparent to the principality.

An attempt was made by some Mentonese in 1859, to take possession of the palace of the prince at Monaco, which, however, was unsuccessful. Finally, about 1866, after the unification of Italy, and the cession of Nice and Savoy to France, Roquebrune and Mentone, were, by treaty with the prince of Monaco, taken over by France, and Monaco itself was taken under the protection of France. By this treaty, France paid 4,000,000 francs to the prince; the customs duties of Monaco, are collected by, and belong to France; its postal service is administered by France; French law obtains in its law Courts, and appeals are made to the French Courts.

The object of entering into these details will appear hereafter. Meantime, for the sake of historical connection, it may be well to trace back the history of the principality to its beginning.

Previous to 1866, and as far back as 1815, Monaco had been under the protection of Sardinia.

After Napoleon's escape from Elba in 1815, and the treaty of peace which followed the events of Waterloo in that year, France was brought back to her ancient limits; and as respects Monaco, it was provided, "that the relations established by the treaty of Paris, "on 30th March, 1814, between France and the principality should "cease, and the same relations should exist between the principality "and the kingdom of Sardinia."

For 25 years previous to 1815, Monaco had been annexed to France. Honore III. had been virtually deposed by a revolution which took place in the principality in 1790.

In that year, which was the beginning of the great French Revolution, he was chased from Monaco, and took refuge in France, where he died three years after. His son, Honoré IV., could not enter into possession till about the beginning of 1814, when the following incident occurred. It was the 1st of March, about 11 o'clock at night, that he was passing Cannes on his journey by carriage, with his suite, on his way to Monaco. Suddenly his courier is stopped by some armed men, who demand the name of his master. Then the chief of the troop advances to the carriage of the prince, and asks him to descend. Honoré, surprised, and not knowing the object of the request, refuses. Presently this personage approaches closer to the prince, and whispers to him, "the Emperor has landed here, and wishes to see you." Honoré immediately recognises the speaker as General Cambrone, one of the officers faithful to Napoleon, who had followed him to Elba. The prince after traversing an olive wood, finds himself in the presence of the Emperor, who, as soon as he perceives him, greets him in a lively manner, as follows:—"Ha! you are there! you go to Monaco to be enthroned. I go to the Tuileries."

For about 150 years previous to this annexation of Monaco by France in 1870, it had been under the protection of France, during which time it was garrisoned by troops, who were sworn before a French Commissioner to observe equal fidelity to the King of France and the Prince of Monaco. The oath was in these terms:—

"You swear and promise before God, to well and faithfully serve "the King in the duties which he may confide to you, and as long "as you may exercise them, to guard this place against all, for the "service of His Majesty, and Mgr., the Prince of Monaco, and their

"successors, under the protection of His Majesty, and the orders of "S. A. S., captain and governor of his arms in said place, and that "if anything should occur, which may be injurious to the interest "of the King, you will forthwith advertise His Majesty, His "Highness and us. So you promise and swear."

For over 150 years previous to this, Spain had been the power which threw its protection over the little principality. But the young prince Honoré II., preferring the rising sun of France to the waning glory of Spain, transferred his allegiance to France by treaty in 1641.

Previous to the Spanish protectorate, the Kings of Naples, the Republic of Genoa, and the Emperors of Germany were each in their turn protectors of Monaco.

The last named protectorate, which is the furthest back of the three, was the longest continued.

It carries us back to the origin of the principality, that is 800 years ago, when Giballin Grimaldi received from the Emperor of Germany a grant of lands in the Gulf Sambracie, as a reward for his valorous exploits, in driving back some Corsair barbarians who were harassing the shores of Liguria by their piratical depredations.

It was these lands which became the principality of Monaco, and it was this Giballin Grimaldi who thus founded the princely house of the Grimaldis.

During all these centuries the territorial extent of the principality has continued the same. It has neither increased nor diminished, up to the period of the recent cession of Roquebrune and Mentone to France. And the line of the Grimaldis had not failed of a direct male heir, up to 1731, when a branch of the family in the female line came into the succession.

Giballin Grimaldi died in 1050, and though he repelled and kept back the Algerine pirates who were operating against his own territories, it was no part of his aim to put down piracy.

He and his successors levied toll on all passing vessels, which they could overhaul, and when, in 1670, Marseilles, Nice, and Genoa, and other ports in the Mediterranean had attained such prowess that they could defy the marauders of Monaco, the prince invoked the aid of the law courts of the respective countries to enforce his claim.

He would maintain, no doubt, that he had acquired what, in the comprehensive phraseology of the present day, would be called a vested right to levy these imposts. A claim of this kind was in dependence in the French Courts from 1670 to 1700.

Although unable now to levy toll on passing ships, or indulge in piratical practices on sea, Monaco still preys upon others. Travellers by land, instead of voyagers by sea, pay tribute to her. What she cannot now get by force of hand or legal claim as vested right, she obtains more abundantly by guile.

The seductions of her gambling tables are more profitable to her than her prowess as a sea marauder. Her legend for centuries has been—"Throned on a rock, I neither sow nor reap, and yet I live long."

CHAPTER III.

Monte Carlo the Beautiful.

"Though every prospect pleases,
And only man is vile."—HEBER.

N 1856, a Dr. Hercourt obtained a concession, for thirty years, from the Prince of Monaco, to establish a public gaming table in the principality. The first place so occupied was a house near the palace. Soon after, a society was formed, who took up Dr. Hercourt's concession, and removed the gambling-house to the centre of the gardens that surround the palace.

After several changes of locality, and of the members of the administration, a site was fixed upon, in 1863, on the mountain of the Spélugues (caverns) where it was resolved to build a fine Casino, and convert the barren rock into fine gardens. The prince, Charles III., favoured the project, and laid out the neighbouring lands as the site of a little town, a pendant to Monaco. The place was, in honour of him, called Monte Carlo.

Meanwhile, and before the Casino had been completed, the late Monsieur Blanc arrived from Homburg. He told the proprietor that he wished to purchase the place and the concession, if they were willing to sell. He offered 1,700,000 francs, and gave them two hours for consideration, as he was going to dine and then leave by train in the afternoon. They objected to the shortness of the time for such an important answer, but Monsieur Blanc was imperative,—so, at least, the story goes,—and finally he left with the afternoon train as he had proposed, carrying the deed of sale in his pocket.

Five years later, that is, in 1868, the Casino was opened, and a few years thereafter, Monsieur Blanc removed entirely from Homburg, when public gambling in Germany was suppressed. At the same time, he obtained from the Prince of Monaco an additional concession for thirty years, so that the lease now held by his widow Madame Blanc, does not expire till about 1916.

The prince receives 50,000 francs per annum as ground rent, a tenth of the profits of the establishment, and all the public officials, the soldiers and the gendarmes of the principality are maintained by the lessee.

The immense and steadily increasing profits of the establishment are liberally devoted, as may be required, to the adorning of the place; and one scarce knows which to admire most—the natural beauties of the situation, or the embellishments created at so much expense.

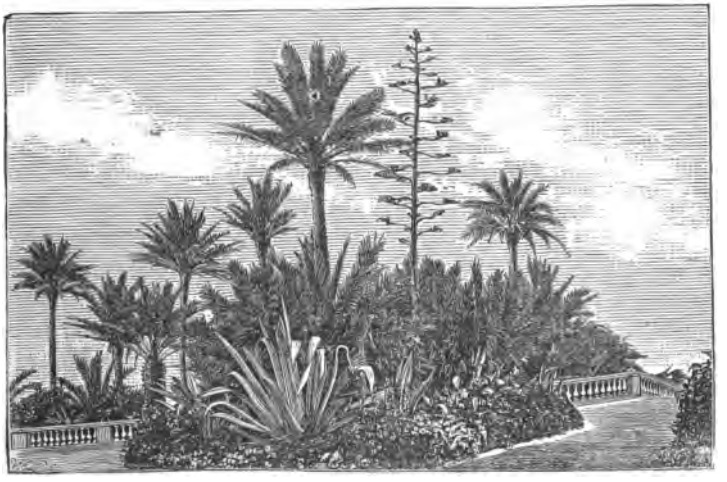
Looking down from the once barren rock, converted into what one could suppose the hanging gardens of Babylon to have been like, there is the little horse-shoe bay, its shingly shore gently laved by the bright blue waters of the Mediterranean, and fringed by the snow-white houses and villas of Condamine, which stretch up to the base of the great mountains behind.

The mountains stretch up to the very clouds, rugged at the top, with great blocks of riven rock projecting from their precipitous sides, which seem as if a touch would send them crashing down into the valley beneath.

Far up the mountain, at an elevation of 2000 feet, is the little village of Turbia. Conspicuous in its midst are the ruins of the ancient tower, which Augustus Cæsar built to mark out the boundary between Cis-Alpine Gaul and Italy. Passing through the little village and winding along the mountain side, like a thin grey line,

is the famous Corniche road, which is called "the finest drive in Europe." *

Lower down the mountain, the bare, barren, whity-brown rock is covered with soil; and vines and olive trees appear. Lower down still, the feathery, silver-grey foliage of the olive is interspersed with the dark-green leaves, and golden-coloured fruit of the orange or the lemon. Whilst still lower down in the gardens of some of the outlying villas of Condamine, the tall, slender, black cypress, or the gorgeous date palm, or the gigantic flower stalk of some great aloe, may be seen standing out conspicuously against the clear sky.



All along the coast, both east and west, there are fantastic headlands, and bold promontories, and shelving rocks abutting on the sea.

To the west, there is the picturesque headland of Monaco, with the magnificent land-locked bay of Villefranche a little beyond. In the hazy distance there is the great sweep of bay where Nice lies, running

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* Corniche is the Italian for Cornice—the road is on the precipitous side of the mountain and so high up—near the ceiling—*(le ciel)* that it is like the cornice of a room.

into the long-low promontory of Antibes, with the great range of the blue Esterel mountains closing in the back ground.

To the east, Roquebrune on the hill-side, and Mentone on the coast, with the promontory of Bordighera hiding the bay of San Remo in the distance. At our feet, the gently heaving waters of the little bay, with a few trading vessels lying under the shelter of the rocks of Monaco, and far out at sea, the blue waters of the Mediterranean, seen through the narrow opening of the bay, like a charming picture set in a lovely frame.

Add to all this, the clear sky and the brilliant sunshine, and we have a *tout ensemble*, such as is rarely to be seen.

Some one has said, that, in ascending the broad sloping terraced walk from the railway station at Monte Carlo, to the Casino, he felt as if he were going up to heaven. The place is often called a terrestrial paradise; but I know of only this one case where any one has been so bold as to liken it to the paradise above. But with whichever of the two abodes of blessedness we compare it, something more than natural beauty is needed to make the analogy complete. Spiritual as well as material blessings are needed. There must be provision for the holy aspirations of the soul, as well as for the æsthetic desires of the mind. Monte Carlo, or rather the principality of Monaco, is not lacking in this respect. It has a cathedral and six churches, and another large church is being built. These have a full provision of priests and curés, (secular clergy as they are called), and the principality is about to be, or has recently been made a bishopric *in partibus*, instead of a bishopric *in infidelibus*.

There are also several monasteries or religious houses, containing between 300 and 400 monks (regular clergy), of the two orders of Capucins and Jesuits.

Monte Carlo supplies the chief part of the funds for the support of religion in the principality. The late Monsieur Blanc, it is said, gave 3,000,000 francs to the prince, to be devoted to the support of religion, but only a part of it has been so applied. Madame Blanc, it is said, has set aside the same sum for the same purpose, but, profiting by the experience of her husband, retains the administration of it in her own hands.

CHAPTER IV

Monaco the Religious.

"You may depend upon it, religion is in its essence the most gentlemanly thing in the world. It will alone gentilize, if unmixed with cant, and I know nothing else that will, alone."—COLERIDGE.

NLY one other thing that I can think of is needed for this paradise, that is, that its blessedness should be enduring. The bliss of its terrestrial prototype was not permanent. A serpent entered, and destroyed it in a day. What if the analogy should be found good on this point also? There is a serpent at the gate—what if it should find an entrance? That serpent is heresy, and the Church of Rome will keep it out if it can. No heretical worship, therefore, is allowed in the principality. A church, or rather a religious service in a very humble way, after the Church of England form, was recently begun, but it was instantly suppressed; and other Protestant sects have applied in vain for liberty to open churches in the principality. The Leonine city, on the right bank of the Tiber, at Rome, is the only other place in the world, so far as I am aware, where the Church of Rome holds undisputed sway—the only other place where such a service could be suppressed.*

The government of Monaco, it has been stated above, is despotic. The prince is more autocratic than even the Emperor of Russia, in this respect, that he is not trammelled by a complex system of administration. A single Administrator-in-chief under him is enough. His government, therefore, should perhaps be called

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* The "Leonine city," on the right bank of the Tiber, is, I find, not under the jurisdiction of the Pope, as implied in the above reference thereto. It is only the Church of St. Peter, with the Vatican and its garden, over which the Pope has territorial jurisdiction. When the States of the Church were incorporated with the Kingdom of Italy, in 1870, the "Leonine city" was reserved for the Pope; but neither this nor the annual State grant set aside for him has ever been accepted. Monaco, therefore, has the distinction of being the *only* place in the world *now* where no religious service but that of the Church of Rome is permitted.

paternal rather than despotic. In whichever way it is looked at, it is manifest that he has great facilities for protecting his dear people from evil influences.

Supreme as his power is in appearance, however, the real power is behind. This will appear from the following incident. Recently an Administrator-in-chief was required, and a Parisian gentleman was sent for, who seemed to be in every respect suitable for the place. After the general duties had been discussed, the superior of the Jesuit brotherhood there, (a great accession to whose numbers has lately taken place, by refugees from France and Italy,) proposed to him the following specific conditions :—

1. He must confess once a week.
2. He must eat no meat on Fridays.
3. He must take the sacrament regularly.
4. He must join in the processions of the Church.

I think there was a fifth, but I forget what it was.

These conditions could not be accepted, the gentleman being a Protestant, and he got a cheque for 300 francs to defray his expenses back to Paris. This cheque, however, he had to go to one of the roulette tables to get cashed.

What blessed results may we not expect from such a concentration of material and spiritual advantages as have fallen to the lot of this highly-favoured spot on the Riviera?—We shall see.—

The railway running along the Riviera, is an important factor in the prosperity of Monaco and its gaming establishment.

But for it, Monte Carlo might still be the haunt of sea birds, and Monaco perched on its isolated rock, inaccessible from the west, and forming a *cul de sac* to the road from Roquebrune and Mentone on the east, might still be the abode of pirates. Or if piracy is impossible now on the highways of commerce, it might by this time have become a deserted village.

There is a good reason why Monaco "neither sows nor reaps," that is, that it has no land.

At the base of the mountains, which for the most part come close down to the shore, there are groves of olives, orange, and lemon trees, and some vines—and the shelter and the rocky soil suit them well. But fair fields of grain there never can be.

There is here some excuse for Monaco adopting strange ways of living. She can neither "sow nor reap," and she must live.

But is it necessary that she should live?

It was Julius Cæsar, I think, who, when his friends were dissuading him from some enterprise, saying it would imperil his life, replied—it is *necessary* that I should do this, but it is not *necessary* that I should live.

But it is not often that men, or nations, need to make this hard choice between duty and life. What is right morally, is generally right every other way, and seldom involves loss, in the end, either of money or of life. In the case of Monaco, the natural beauties of the place would bring her a large, perhaps a greater, revenue of silver and gold, and every other good thing, if the gambling were abolished, than she now has with it. Much as she gains by the attractions of the gambling, she would probably be more prosperous without it, as we shall see hereafter.

The railway which was opened in 1868, the same year in which the Casino was opened, was an audacious engineering undertaking. Not only at Monaco do the mountains come close down to the sea, but also at intervals all along the Riviera. Consequently, there was much tunnelling, and frequently a shelf had to be cut on the precipitous side of the obdurate rock, to form a pathway for the rails.

At one moment in darkness, the next in a blaze of light, with probably an exquisite peep landward or seaward, to be as suddenly plunged into darkness again, then careering along a shelf on the mountain side with the sea underneath and hundreds of feet of a precipitous picturesque wall of rock above, make this a singularly exciting railway journey. It has been compared to travelling through a flute, and looking out at the key hŏles.

CHAPTER V.

Nice to Monte Carlo by Rail.

"It is possible that a wise and good man may be prevailed on to game, but it is impossible that a professed gamester should be a wise and good man."—LAVATER.

A FEW days ago I went by rail from Nice to Monte Carlo. There are seven trains in the day. It was an early one by which I went, and therefore not one of the most crowded. Yet I counted roughly 150 people on the platform. Some of these of course would not be going to Monte Carlo, but some would be brought by the train from Cannes who were, so that about 150 may fairly stand as the number of persons going to Monte Carlo by this train. Quite a Babel of languages is heard, when walking amongst the crowd on this platform. Representatives of nearly all nations may be seen here at one time or other. Nice, thanks in part to Monte Carlo, is one of the most cosmopolitan places in the world.

It is not only the variety, but also the quality of the visitors for which Nice is remarkable. Lords and dukes, and duchesses too, and many of the great ones of the earth come here. Continental titles especially, are numerous as the leaves in Vallombrosa, and those who wear them, often falsely, are like the leaves, the sport of every wind that blows.

It is related of a well-known Scotch Duchess, that, having lost at play at Monte Carlo, and wishing to replenish, she tendered a cheque at Monsieur Blanc's office. Indignant at being refused payment; she said, "do you know who I am? I am the Duchess of . . ." "Oh!" was the reply, "they are all dukes and duchesses here."

Other aspects of the society which is attracted to this place will be referred to afterwards. Meantime the train has arrived, and a scramble for seats commences. It is curious to observe how complacently French railway officials look on during this scramble. It is no part of their duty to find seats for passengers. Equally curious it is to observe how skilfully they arrange the number of carriages, so

as to have every seat filled. Empty seats are to them an abhorrence. They abhor an empty seat, as Nature, it is said, abhors a vacuum. There is a duty paid to Government in France for every carriage run, instead of as in our country, upon the passengers carried.* If ever it is proposed to charge duty on the carriages run in our country, I hereby promise to sign any number of petitions that may be necessary to prevent it.

Notwithstanding the expected crowding of carriages, I wonder to find only six persons in my compartment, leaving two seats unoccupied, and the passengers apparently all accommodated, for the train is just about to start. But no—here are two gentlemen at the door, and they bustle in, with expressions of thankfulness, interspersed with declamations about the difficulty of finding seats.

We now start on our journey of about eleven miles, which, however, will occupy nearly an hour. It is true we have to stop at three stations on the way, and Monaco will make the fourth before we reach the station at Monte Carlo. There is hurry enough in many things in these parts, but not in railway travelling. When they stop at a station, they are not in a hurry to start again, and frequently they stop where there is no station, and without any apparent cause. When the view is fine, as it generally is, one does not grudge the delay. The peeps and snatches between the frequent tunnels are generally exquisite. I sometimes wonder whether the engine-driver does not pull up at one time, to let the stoker enjoy the view, and the stoker at another time, that the engineer may see it.

Our first station is Villefranche. Here about a dozen officers of two American war-ships—the "Trenton" and the "Wyoming"—which are lying in the magnificent bay, get out. They have been at a ball last night,—given by the members of the Cercle Mediterranée, at Nice—and have a very *disjaskit* appearance, after their

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* There is virtually a duty on the passengers also, for every ticket issued bears a government tax of 5 to 10 centimes. I find, also, that the tax on carriages is not heavy. It is simply a police certificate tax payable before any new carriage can be run, and is common to all public vehicles. The passenger traffic tax is 22½ per cent. of the total traffic receipts. Besides these, there are the ordinary traders' taxes; notably, the *patente* tax, or right of existence, and the window tax, payable on the windows of all railway stations.

night work, which is the more apparent by contrast with the freshness of the morning.

In this bay the halt of all the war-ships in the world could ride in perfect shelter from every wind. One or more American war-ships are generally stationed here for a time, and there is a U.S. Consular office on shore, with the stars and stripes conspicuously displayed from the roof of the building. It is said that, for some time, American war-ships had been entirely withdrawn from this station on account of the havoc wrought amongst the officers by the seductions of Monte Carlo. If this be so, the prohibition has been withdrawn, and another trial is now being made.

Beaulieu is the next station. Its palm trees and other tropical foliage, have given to it the name of little Africa. Its olive trees are also notable for their size and great age. One venerable specimen is said to be 1000 years old. When I saw it a few years ago, it had a few stray branches, like the straggling gray hairs of an old man, springing out from the scraggy tops of the half dozen sections into which its ancient trunk had split up. This splitting up is the usual fate of aged olive trees, and each section retains a portion of the heart, which gradually decays till little but the bark remains. Yet "in old age, when others fade," they still bring forth fruit; if only the bark holds together, although the heart be apparently all gone, they are green and flourishing and yield fruit. Our aged friend here is, however, too old for fruit bearing. Even the few stray branches that brought forth leaves are now gone for ever, for one morning a few months ago, it was found to be all ablaze in the heart, set on fire, no one knows how. Old olive trees when split up so as to expose the heart, are often charred by fire inside to arrest decay, for an old olive tree is a valuable possession. Roads are often diverted, and walls left with gaps, or circled round to save them. It has not been with any such beneficient object that this one has been set on fire, and its trunk which, at the base, 13 long paces can scarcely circumvent, still presents its half-dozen sections, but charred and blackened, like some ancient ruin destroyed not by age, but by fire.

Next we come to Eze. The station is on the seashore, but the village is nearly 2000 feet up the mountain, and unfortunately not seen from the railway. It is unfortunate, because the situation of it is so strange. The most of the villages along this coast are perched on isolated rocks, far up the mountains. Protection from

Algerine pirates in olden times was the chief object of eschewing the shore, and seeking a rock on the mountain as the site of the village, that the inhabitants might have a good look out against surprises, and a natural fortress against attack. But Eze is for situation, the most singular, and picturesque of them all.

A tall spire of rock, like a gigantic obelisk, perched on a spur of the mountain, at an elevation of nearly 2000 feet, forms the site of the little village of Eze. The houses are built around the base of the obelisk, and cling to the sides of it, in imminent danger apparently of sliding off, and falling into the valley beneath. I have just learned that a French baron has purchased a considerable tract of land at Eze, near the shore, to build thereon a town as a rival to Monte Carlo, to have all its beauty of situation, without the evils of its gambling. It is to be called "Turbia-sur-mer," the ruins of the ancient tower of Turbia, which Augustus Cæsar built, being on the Corniche road on the heights above. The first building to be erected is an English Church.

CHAPTER VI.

A Conversation by the Way.

"An idler is a watch that wants both hands,
As useless when it goes as when it stands."—COWPER.

NOW we are approaching Monaco, but an interesting conversation has been going on in my compartment, which is worthy of being recorded. One of the two gentlemen who bustled in at the last moment at Nice, got a seat at my left hand, and at once fraternised with a youngish lady and gentleman opposite, he himself being of middle age. Both parties it appeared resided in the same town, on the sea coast, in the south of England. The middle-aged gentleman had shut up his house, dismissed his servants, and after a short stay longer at Nice, he intended to go to Egypt for the rest of the winter.

"And how have you disposed of your wife?"

"She is in another compartment, she would not allow me to travel hereabouts without looking after me."

"And have you been playing?"

"Yes, and been pretty successful. I have often lost, but on the whole I have made about 9,000 francs; and I just want to-day to make it up to 10,000, and then I will leave off."

"You have been very lucky."

"I have been lucky all through this year. Nearly all my horses won—I won eleven races out of fourteen, that was not bad; and then my yacht won the race at B———."

"I gained sixteen napoleons," said the young lady, "the last time I was at Monte Carlo."

"The last time I was there," said the former speaker, "I got out at Monaco, had a fine chop and a small bottle of champagne at the Hotel de Nice. I felt so comfortable, I felt as if I could break the bank in no time. I drove to Monte Carlo and commenced. I could not get a chair at first, and that does not suit my lameness well, for I require to lean on my stick. I did not get on well at first, but I soon got a place at the second row, and then it was not long, till the man in front of me turned round and said, 'I am *broke*, you can have my chair.' I sat down, pulled in my chair, and set to work, and in less than half-an-hour, I had made 960 francs. I staked the odd sixty and lost them, and then stopped playing for that day."

"It is not every one who is so lucky," said his friend.

"No," he replied, "there are two or three fellows in my hotel who are evidently played out, they look very dejected, and are just going to leave."

"Do you know anything about Captain B———?" said his friend, after a pause.

"The last time I heard of him, he was boots in some hotel in Australia."

"He was a great swell."

"Yes," was the reply; "he presumed upon his position, and it was a splendid position if he had only taken care of himself. He was the showiest man I ever knew; he was almost as bad as Colonel R———, who would never sit down unless he had a chair in front,

to stretch out his feet upon, lest he should bag his trousers. He was a brassy fellow though. The last time I saw him was when he sent me a note, asking if I would call on him. He said he wanted to settle with me, he owed me a 'tenner.' Well, I did call, and the first thing he said was, 'I want you to lend me £150.' I said I was not a money-lender, besides did you not say in your note that you wanted to settle with me, and you know you owe me a trifle? 'O yes,' said he, 'that is all right, but I thought that was the best way to bring you. Come, now, will you oblige? if not, it can't be helped.' Well, ultimately, I gave him £60; it was all I had at the time, and I have never seen or heard of him since. However, I got £30 of my £60 from some of his friends, who owed him some money."

"The last I saw of him," said the younger gentleman, "was when he was staying at 'the Grosvenor,' and that was just before he left. Splendid apartments he had there, and I suppose the bill is not paid to this day. Did you hear about his leaving?" he continued.

"No," was the reply; "what was it?"

"Two gentlemanly-looking men called, and found him in his dressing-gown and slippers, sitting at breakfast. 'Captain B———, I presume I have the honour of addressing,' said one of them.

"'You never made a greater mistake in your life. Captain B——— has just left me this moment; there he is getting into that hansom at the door.' Whilst the two officers hurried down to the hansom, the Captain disappeared, and has not been seen in this country since."

The conversation again turned upon the playing, and just as we were getting out of the carriage, the fortunate player began to tell his friend of an infallible system to win. I could assume no decent pretext for remaining within hearing, so that I lost just by a hairs-breadth the opportunity of finding out a short-cut to fortune.*

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* I made two visits to Monte Carlo after this, and on each occasion I saw this young gentleman and his wife busily engaged playing. On the last occasion, the lady was sitting at one of the card tables, and her husband was standing behind her chair. Both were losing. The husband, after a time, went away, and returned with a further supply of money. He still continued to lose, and his wife, turning round, let out upon him a little round of oaths, which, coming from

CHAPTER VII.

The Casino.

"Gaming is the destruction of all decorum; the prince forgets at it his dignity, and the lady her modesty."—MARCHIONESS D'ALEMBERT.

ITH the most of the crowd I now ascend the broad pathway up to the Casino, the lame gentleman, that favourite of fortune, having found his wife, goes with her by the omnibus. I do not feel as if I were going up to heaven. The beauty of the surroundings is all there, and I am not insensible to it. But there mingles with the pleasure it affords a feeling of disquiet, as if some impending evil were there too. It is like the *iced* sunshine we sometimes have at Nice, while basking in the genial rays of the sun, the cold wind from the snow-clad Alps keeping up a constant prickling sensation of cold at the same time. At the top of the ascent we have to make a detour to avoid the scaffolding of an addition which is being made to the *salon de jeu*. Although the internal part of the addition has been opened a few days ago, the building in other respects is not yet quite finished.

Ascending the broad flight of marble steps leading up to the main entrance of the Casino, which, as it will be hereafter narrated, were a few days ago stained with the blood of a suicide, we enter the gorgeous hall.

In the vestiaire to the right we deposit our cloaks.

In the bureau to the left we get our tickets of admission to the *salon de jeu*. Three venerable-looking gentlemen are in attendance in the bureau, to enter the names and give the tickets, and they are all needed, for there is quite a crowd of applicants.

The inhabitants of Monaco and neighbourhood, including Nice, are professedly not admitted to play. Young persons and servants are also forbidden. Hence the formality of getting tickets.

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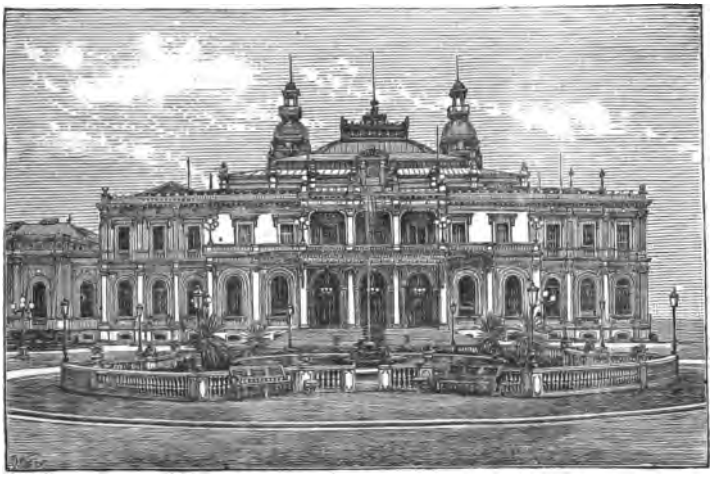
such sweet-looking lips, startled me like an electric shock. Shortly after this, both still continuing to lose, the husband retaliated by saying—"Now, if you don't play better, I will be in prison to-morrow, with these debts hanging over us."

The object of forbidding the Monégasques may be that frequent losses amongst them might lead to undesirable reprisals, and might imperil the favour in which Monte Carlo is held on account of the gain which it is supposed to bring them. In any case the sum total derivable from Monégasques, young people, and servants would not compensate for the disagreeable reprisals which the losses might create; but this, like many other rules, has exceptions, for servants and natives do often play and are ruined.



The entrance-hall is crowded. The greater number are promenading on the marble floor, nearly all the gentlemen are smoking, occasionally a lady may be seen with a cigarette within her dainty lips.

To the right, beyond the vestiaire, are the billiard room, the reading room, and the concert room. In the latter, which is even more gorgeous than the entrance-hall, an instrumental band of about seventy performers, under the leadership of a person of the singular and rather ominous name of Romeo Accursi, discourses twice a day, perhaps the finest music in the world. All these rooms and concerts are free to all comers, the only condition being orderly

behaviour. The maintenance of this is seen to by numerous servants in blue plush knee-breeches and white silk stockings.

Only for the *salon de jeu* is a ticket required.

Presenting ours to a gentlemanly-looking door-keeper, we enter the solemn portals of the salon. A suite of three rooms is before us, the eye stretching naturally at once to the brilliant decorations of the recent addition at the far end. This addition was made by Garnier, the architect of the Grand Opera House at Paris, and so elaborate is the work, and so liberal has the administration of the Casino been, that it is said to have been almost as remunerative to him as the opera house was.

Liberality in certain directions is eminently characteristic of Monte Carlo. A Roman Catholic Bishop visited the salon recently. He held up his hands and said it was "ravishing." He had previously visited the large new church at present being built at Monaco. He said it was "admirable;" this, however, was "ravishing." The worthy bishop was on his way to Rome, when he made a halt here to see the beauties of the place. Madame Blanc gave him 30,000 francs to add to Peter's pence, when he reached the Vatican.

This addition is dedicated to higher play than the other parts of the salon. There are two tables in it, one *roulette* and one *trente et quarante*. These two tables have been removed from the ante-room, which at present stands unoccupied, and forms an agreeable promenade for players without going out to the hall. I presume, however, in view of the prosperous state of the establishment, tables will soon be put into it.

In the centre room there are four tables—three roulette—and one card table, *i.e.*, *trente et quarante*, or *rouge et noir* as it is also called. The total number of tables, therefore, is four of the one and two of the other—six in all.

Round each of these tables an earnest but quiet crowd is assembled. Not a sound is heard, except at times the voice of a croupier, faintly heard over the hum of subdued voices round some table as he calls out the winning number, perhaps followed by the sound of the raking of the lost money into the bank, and immediately thereafter a commotion in the crowd, as the outer circles stretch over to pick up their winnings.

There are four croupiers, or to state it more correctly, one croupier and three tellers seated at each table, two on each side, at the middle of the table with the bank between them, which is common to them all, each croupier taking charge of a fourth of the table. There is also one at each end of the table to assist players to deposit and lift their stakes, and at least one more at the centre on a high chair, to overlook the whole table, keep order, and settle disputes. The duty of the croupiers is so constant and straining that frequent relays are required; and over a hundred of them are required to keep these six tables going. Good looking men they are, mostly Germans, with a business-like appearance, a calm, imperturbable manner, and an eagle eye; and the way they handle the gold and silver coins, marshalling, counting, and shoving them about by means of a little wooden rake, which they handle like a magician's wand, is truly marvellous.

CHAPTER VIII.

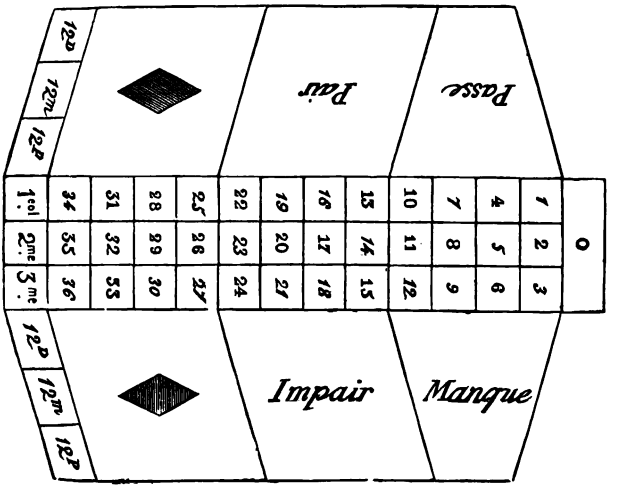
The Play.

"Cursed be the wretch, enslaved to such a vice,
Who ventures life and soul upon the dice."—HORACE.

"MESSIEURS, *faites vos jeux*" (gentlemen, make your play), says the croupier, as with one hand he sends the wheel of the roulette circling round, and with the other sends the little ivory ball coursing round the rim of the roulette frame, in the opposite direction. The gentlemen, that means the ladies also, are now busy depositing their stakes. The table is long, or rather, there are two tables, the roulette and the bank and the four croupiers occupying the centre space between them, even those who have chairs and are close to the table cannot stretch over it all; those who are standing on the outer rows are worse off. The four croupiers in the centre,

and the one at each end, are busy assisting with their little rakes in pushing along the stakes to the places indicated by the players. A diagram of the table which is the same at both sides of the roulette, and a diagram also of the roulette are given here.

There are about fifty different places on which you can stake. You are accommodated in every possible way. There are thirty-six numbers and a zero, on any of which you get thirty-five times your stake if your number turns up on the roulette.



Then there are various combinations of these on which you may stake. Take your chance of two numbers by putting your money on the dividing line between them, and if either of the numbers turn up, you get seventeen times your stake. The intersecting line of four numbers, gives eight times the stake. At the side where two lines meet at right angles, you embrace six numbers, and get five times your stake, and so on, with many other combinations.

Then there is *Pair and Impair*, (odd and even), as seventeen and eighteen, *Manque and Passe*, (under and over), as seventeen and nineteen, that is under or over eighteen, which is the medium of the

thirty-six numbers. Finally, there is *rouge et noir*, (red and black), and to denote it there is on the table a red and a black lozenge, and the dens of the roulette are alternately coloured red and black.*

These three are called simple chances, as they must always turn up either the one or the other, and consequently the winner gets his stake doubled only.

"*Faites vos jeux*," the croupier has called out, the roulette wheel has been revolving, the little ball has been coursing round, and

gentlemen and ladies have been putting down their stakes; and now the table is dotted all over with five-franc pieces, gold, and notes, sometimes thousand-franc notes even are to be seen, though these are generally found on the more aristocratic and higher play tables of the *trente et quarante.*

Now the speed of the wheel begins to fail, and the little ball also is coursing more slowly. The ball is not keeping so close up to the

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* In the annexed diagram of the table, the lozenges are, of necessity, both black, instead of black and red, and in like manner on the diagram of the roulette, the dens are black and white, instead of black and red.

edge of the rim now. A little slower, and it will fall a little lower, and then it will come in contact with one of those bright brass knobs or buttons on the side of the roulette, and then it will be projected into the convex brass centre of the wheel. Click! there it has struck, and now it is coursing round the centre part of the wheel, in the opposite direction to it,—in an instant it will be down amongst the circle of the little brass dens at the rim of the wheel. A rattling noise is heard—there it is down amongst them, feebly leaping over them in one direction, whilst they revolve as feebly in the other. Its destination is now imminent—"*rien ne va plus*" (nothing more is to be staked) the croupier calls out, and every hand is uplifted from the table, and all are waiting the issue of the few seconds which are to determine the result of the play. The little ball hovers over 10, which is black, and seems as if it would find its destination there, but it passes it, and the next also, which is 5, and is red, and the next also, which is 24, and is black, and then hovers between 16 and 33, resting for an instant on the thin brass partition which divides the two numbers, and finally it drops into 16, which is red.

"*Seize—rouge*" (16—red) the croupier calls out, perhaps adding, "*pair-manque*," (even-under) and immediately the four croupiers at the centre of the table are busy clearing it of the losing stakes, each taking charge of a fourth part of it. They draw all these towards them with their little rakes, assort and classify them, and add them to the *rouleaux* of gold and silver and the bundles of notes lying in the bank. Now the winning stakes alone are on the table, these have their premiums added to them with the help of the little rakes, and all is ready for the distribution amongst the owners.

Instantly there is a stir all round the table, arms stretching over from all parts picking up the respective piles, each person claiming and picking up his own, as passengers do their baggage, at the end of a journey, at our railway stations.

It often happens that there are two claimants of the same stake, sometimes in good faith, and sometimes by one of the claimants attempting to appropriate what he knows is not his, thinking perhaps that the owner has lost sight of it; for frequently there are several stakes piled on the same number. It is the duty of the offi-

cial seated on the high chair to settle such disputes, and to watch such thieving.

It also happens sometimes that a stake is not claimed by any one, and lies accumulating by frequent winnings, so that the owner has to be sought out by the croupiers.

The *trente et quarante* play is simpler; there are only two chances, and they are both simple chances.

The one is *rouge et noir*, the other is *l'inverse et la couleur.* The stakes are in each case doubled if they win. The play is higher than at roulette. The lowest is 20 francs, the highest 12,000 francs. (At roulette the lowest is 5 francs, the highest 6000 francs.) Gilt lines on the green baize mark off the places for the various stakes, and there is a red and a black lozenge. The play is with cards, and two rows are used. Four, five, or more cards are played out, as many as may be necessary to count not less than 31 nor more than 39 pips (the figure cards counting 10), that is, any number of pips between 30 and 40,—hence the name *trente et quarante.* This is the first row or series.

The second series is then played out in the same way. Whichever series is nearest 31 is the winner.

The first series always stands for black, the second for red.

If, for example, the first series counts 31, and the second series 32, then black is the winner. This is the *rouge et noir* play.

The other play (*l'inverse et la couleur*) depends on the colour of the first card of the first series. If it corresponds with the winning colour, then *la couleur* is the winner; if it is the reverse in colour, if it is not of the same colour as the winner, then *l'inverse* is the winner in this play. Thus, if the first card of the first series is black, and black is the winner of the *rouge et noir* play, then *la couleur* gains. If, on the contrary, the first card of the first series is red, then it does not correspond, it is the reverse—*l'inverse* is the winner. This is the *trente et quarante* play.

CHAPTER IX.

The Players.

" With all this bulk, there's nothing lost in Og;
For every inch, that is not fool, is rogue."—DRYDEN.

T is a motley company which surrounds the tables. They are of all ages and conditions. The young and old are there; not the very young—they are not admitted, as I have said—but the very old are there. Some are rich, some are poor, some are "gentle," some are "sempil,"—none are better than they should be, some are much worse than they should be. The noble and the plebeian, the rich and the poor, the polite and the vulgar, the good and the bad, are all hodge-podged here together without distinction. Adversity and gambling, especially gambling at Monte Carlo, are great levellers.

There is an old man, intently registering the progress of the play by pricking with a pin the squares of a little card prepared for the purpose, and supplied by the officials. It is with difficulty he can do so, his hands shake so much. To steady them, he rests his elbows on the table, with the card in the one hand and the pin in the other, almost touching his nose. The elbows on the table serve the further purpose of supporting his bent shoulders. I am sure if we saw him walking, it would be with tottering steps—one foot in the grave, as it is often described. He is poorly dressed. He seldom stakes, and the amount is always small. I saw him there every time I visited Monte Carlo.

There is an old lady, venerable with grey hairs, and beside her a young lady—possibly her grandchild. They are both well dressed, rather distinguished-looking, indeed. They are both playing, the grandmother instructing the grandchild frequently as to what she should do.

There is a young man, evidently an American; he is dressed comfortably but not elegantly. His face is thin, his colour is tan, his long lank black hair almost covering his ears, gives him a lugubrious aspect. He is seated at a roulette table, and he is absorbed in the play. His eyes follow with a wolfish look one five franc piece

after another, which he has lost, as the croupier with his inexorable rake draws them into the bank. His young wife is standing behind his chair. They are probably on their marriage trip. She is trying to dissuade him from going on. She even catches his hand to prevent him putting down that other 5 franc piece, and he pushes her away in a manner vexing to see. All the time I waited he continued to lose ; what was the end of it I do not know.

There, at one of the card tables, is a man of a different style. Tall, and of a commanding presence, he seems made to be a ruler of men. He is undoubtedly an Englishman, apparently of good position. Standing behind his chair is his servant or secretary apparently. This person is marking with a pencil on the squares of the little card—a register of the play.

It is 1,000 franc notes the gentleman is playing, and he is winning. The pile of notes before him is steadily increasing, although he sometimes loses. I am sure he has 40 to 50 notes before him now, but the tide turns, a run of bad luck sets in. He is generally on the wrong colour now ; he loses rapidly, for he is playing high—seldom less than 5,000 francs at a time. His pile of notes has disappeared, and he takes another bundle from the inside pocket of his coat ; it is not quite so large as the one he has lost.

Apparently quite calm, yet I can see, or fancy I can see, a nervous trembling of the hand, as he puts down his notes time after time to be steadily swept away. Now the second parcel is all gone, and he applies to his servant, who gives him a further supply.

At this point I had to leave, as I had arranged to walk over to Monaco and get the train for Nice there. I have just arrived, when the Englishman drives up in an open carriage, evidently to go in the same train. There is no doubt now as to his being excited. He paces up and down the platform with rapid steps ; suddenly he sits down on one of the seats, and as suddenly gets up again. He lights his cigar which has just gone out, but forgets to smoke and it goes out again. Now he is leaning against a wooden fence with his elbow on the rail, and his hand on his forehead. Again he is pacing up and down the platform in an excited manner, and this goes on all the time till the train arrives.

A lady told me last night that she and her husband had been staying at Monaco for several weeks. She had played and lost, she

would not like to say how much, but she was determined to win it back again before she left for England. If she had a million of money, aye, if she had even a hundred pounds at command, she would go back to-morrow and try her luck. A friend of hers staying at the Hotel A——— here at Nice, had made as much at Monte Carlo as paid the hotel bill for herself and her maid, and had £280 over. Another friend, Sir ——— had made £2,700.

I translate from one of the publications about Monte Carlo the following story :—

"A young couple, on their honeymoon trip, arrived at Monte Carlo. The young husband had come with the intention of risking 3,000 francs at play. He gained a little, then lost and lost till there remained on hand only 160 francs of the 3,000. He takes a fresh start on the red, a series of fourteen turns up; he keeps playing on it all the time and gains 112,000 francs. He changes to black, and a series of black turns up and he goes on gaining. All counted he has on hand 260,000 francs. His young wife, who was standing behind him, tries to stop him. He will not listen to her. Then the change comes. He is playing the *maxima* (the maximum stake allowed is 12,000 francs). He loses three *maxima*, that is 36,000, francs. The young wife cannot think how to drag him away from his infernal infatuation.

At last she feigns illness, but he does not see it. He is the only one of the players who is playing every stake, and, therefore, he is absorbed in his play. He has lost now 50,000 francs.

One of the players says to him, 'Mons M.————, is that lady over there your wife? she is dying.'

He looks round with the manner of one in a reverie, but goes on with his play.

At length he gets up, gathers up his bank notes, and follows his adorable little wife to the hotel where they have carried her.

There in her chamber, when her husband has arrived, she falls again into a delicious little syncope.

The husband becomes alarmed and attends to his wife. Everybody retires.

He had put on the commode a travelling-bag, in which he had put his bank notes, amounting to 210,000 francs.

Instantly the little wife jumps up, seizes the bag, opens the commode, puts the bag in it, locks it, and puts the key in her pocket. Then she rings the bell, asks her bill, puts up her boxes and pays the bill. The husband comprehends all. In less than an hour they are on their journey with all their gain."

Another story of the same kind, but minus the little wife, does not end so fortunately :—

"Some years ago a young man arrived at Monte Carlo with 300,000 francs in his pocket—those who knew it said so. With a sum like that, one can struggle; but that is not enough, one must have some head, which the passions cannot run away with. This young man plays—loses—gains—loses again—and gains again. The struggle had continued far into the afternoon.

In the evening the bank had required to replenish. Again the gain of the player continued. Mons. Blanc goes early to bed. About half-past ten (they close at eleven) there remained nothing in the bank, and the players, chiefly the gaining ones, insisted on the bank being again replenished. Notwithstanding the lateness of the hour they went to call up Mons. Blanc, and returned with 60,000 francs, which were again won by this insatiable, happy child of fortune.

The following morning at the rendering of accounts all the employés gathered round M. Blanc and lamented to him his loss, the individual having gained 300,000 francs and more. M. Blanc, on the strength of his millions, only smiled, and rubbed his hands.

He turned to his valet de chambre, 'Baptiste,' said he, 'where lives this monsieur?'

'At the Hotel de Paris.'

'Go and see if he has left.' (Cabalistic word.)

Baptiste goes there. They tell him that monsieur is still there.

'Oh then,' says M. Blanc, (not another word.)

In fine, the player plays again, and not only loses the 300,000 francs which he had gained, but his own 300,000 besides, and 50,000 more, which he had borrowed. He leaves completely drained out."

CHAPTER X.

Fair Play may be Foul Play.

"There are no tricks in plain and simple faith."—SHAKESPEARE.

THE dealings of the establishment with its players are, I am willing to believe, quite fair and open—straightforward even, if that word is preferred. Dark hints are thrown out as to the power of the croupiers to stop the roulette by means of their knees or feet, but I don't believe in this.

"Everybody wins at first," said a young gentleman, sitting near me at dinner in my hotel the other day. The remark was addressed more particularly to a young American who had just arrived, and this was his first visit to Europe. He was a banker, this young American, and he was interested in hearing all about Monte Carlo.

"I seldom go there," continued the speaker; "I prefer playing at my club, it is so much better to sit down with some fellows you know, than to play alongside a lot of people, many of them of a most disreputable character."

"Which club do you go to?" asked the American.

"The Cercle Massena. If you like I will put down your name."

"Do you play high at the club?"

"Not very. It is of no use, however, going with less than 5,000 francs in your pocket.—Everybody wins at first at Monte Carlo," continued the speaker, after a pause. "If you will go there and play, I will pay your expenses if you give me half your winnings."

"I would like to go," said the American, "but I don't think I will play."

Finally, it was arranged they would go together on the morrow.

In the evening I asked the American if he had played.

"No," said he; "I am connected with a business which teaches me the lesson not to trade where the profit is all on one side."

"Did you play?" I asked the other gentleman. "Yes," said he, "and lost £30."

The following story, taken from a book written in the interests of Monte Carlo, points to something of the same sort:—

"Une petite dame avait tout perdu, sauf vingt francs. Un croupier, baptisé par les joueurs d'un sobriquet caractéristique, s'intéressait à elle...ne lui en demandons pas les motifs!...Elle lui jette les vingt francs en lui désignant le numéro quatre. Lui, feignant de ne pas entendre, les met sur le zéro. La bille venait justement de partir. Réclamations de la petite dame qui n'a pas compris. Le croupier, avec un geste de mauvaise humeur, pousse enfin la pièce au numéro 4, et son collègue annonce au même instant, le zéro."

Translation.

"A little lady had lost all, except twenty francs. A croupier, christened by the players with a characteristic *soubriquet*, interested himself in her, we do not enquire the motives!...She throws to him the twenty francs designating the number four. He, feigning not to hear, puts them on zero. The ball was just starting. Exclamations of the little lady, who had not understood. The croupier, with a show of ill humour, at last pushes the piece to the number four, and his colleague at the same instant announces the zero."

There is another story which shows one way, at least, that trickery may be possible. A player concealed himself one night in the *salon*, and, after the place had been locked up, tampered with the dens of one of the roulettes. With a pair of pincers he bends the thin brass partitions between each den, so as to widen the ingress to red and narrow it to black. He then finds his way out by one of the windows, and next day prepares to reap the reward of his ingenuity. He takes his station at the roulette he had prepared, and plays and wins. He does not always play on red—that would excite suspicion—but he plays so often, and red wins so often, that the croupier begins to wonder, and his sharp eye detects the fraud, and instantly he comprehends the situation.

With great presence of mind, he conceals his suspicion, and allows the play to go on, and the guilty player makes a large pile of winnings.

At night, the croupier gets the partitions of the dens bent the other way, and waits the issue. On the morrow, the player comes up radiant, and plays and loses. He is not sharp enough to comprehend the situation until he has lost the most of what he had gained the day before.

Notwithstanding the statement so frequently made, that everybody

wins at first, and that these stories point to a possible or probable tampering with the play in the interest of the bank, still, I believe as I have said, that its dealings with its players are quite fair.

It has an advantage over the players, but it is avowed. That is its profit, and it arises in this way.

When zero turns up in the roulette, that is, when the little ball drops into zero, which it does on an average once in 37 times, for there are 36 numbers besides the zero, then the bank takes all that is on the table, with a few exceptions.*

In like manner, at the card tables, when the pips of the two rows of cards are equal, it is a *refait*, and the play is done over again; but when the *refait* of 31 turns up, the bank takes all, except the stakes on *la couleur* and *l'inverse*, which are put in prison, and dealt with as in the *roulette*.

The bank's profit is thus about 3 per cent. of the amount that passes over the tables, and as a play at cards occupies not more than a minute, and at roulette only a little longer; and as the play goes on from 2 to 11 o'clock every day,—Sunday being the busiest day of the week,—and continues throughout the whole year, it can be imagined that the profits are immense.†

But players and books say that more profit is made by the bank from rash and excited play than even from the fixed advantage it has.

Everything turns up regularly on the average they say. At intervals, though these intervals are irregular—watch these—wait for them—be in no hurry; above all, be cool and composed—eat little and drink less—and dont be greedy—stop for the day at least, when you have made a reasonable amount—and you can beat the bank

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* These exceptions are :—(1st) Any sums staked on zero get 35 times the amount of them when zero turns up, just as any other of the 36 numbers. (2nd) The winning stakes on the simple chances are not swept into the bank, but are put in "prison;"—that is, they remain where they are till the next play, when, if they are again the winners, they may be removed by the owners; if they lose, the bank takes them finally. Before this second play, however, they can be redeemed at half their amount, the bank taking one half and the player the other half.

† It is stated, and I believe it is correct, that the gross profits amount to a million pounds sterling per annum.

pro rata, as to the amount of your gains. You have an advantage over it, in one respect, that you can wait and watch, it must play on. It has the advantage over you that it can never get excited, its operations are purely mechanical. Yours should be as nearly as possible the same.

There are professors of play who make a living by giving instructions on these points, and there are sealed books, which you can open by a silver key, and find in them, they say, all necessary directions.

I believe I have given here, the substance of all the teaching these professors and books can give, and I hope my readers will duly appreciate the instruction, the more so, that it is given gratuitously.

In one of the stories I have given, the red is said to have turned up fourteen times in succession—at the card table, no doubt. When I was at Nice a few years ago, a well-known sporting duke, it was said, made £10,000 in one day at Monte Carlo by playing on the red, which turned up thirteen times in succession. It was further stated that he lost the greater part of this money the same evening at one of the clubs in Nice—the Cercle Mediterranée.

I have myself seen the red turn up six times in succession, and a tall, grey-haired, but not distinguished-looking gentleman—an Englishman, apparently—played thousand-franc notes on it all the time. The seventh time he was still on red, and lost that stake, and as he played several of these large notes each time, he had made a considerable sum. His play after that was desultory and at intervals, and it was not long till he left the table.

I saw him, afterwards, in a corner counting his winnings. There was a goodly bundle of notes in his hand, and he had, besides, a pocketful of gold; the latter he transferred from the one pocket to the other, counting it in transit.

Soon after, I observed him narrating his good fortune to a friend, who gave him a handful of napoleons to try what luck he would have on his (the friend's) behalf. I followed them to the table, and saw him soon after hand over a considerable pile of winnings to the friend, along with the original stock.

CHAPTER XI.

The Philosophy of the Play.

"There's a divinity that shapes our ends,
Rough-hew them how we will."—SHAKESPEARE.

"Saint-seducing gold."—*Ibid.*

EVERYTHING turns up regularly, though at varying intervals, they say. There is an average in the general results, but the intervals are uncertain. The bank is sure of its percentage, but no player is sure to gain. If he alone were playing against the bank, he would be sure to lose. The bank must win, whether it play with one or many.

But each player hopes he may be lucky enough to win what his neighbours lose,—that what is detached from the fortunes of many may be added to his. The players throw their money into the lap of Dame Fortune, and ask a redistribution, each one hoping to be the favourite of the smiling goddess.

It is the indulgence of this hope which charms, it is the suspense whilst the players are waiting for the result which affords the excitement. No one is certain of the result. No one can forecast into which den of the roulette the little ball will enter, or whether red or black will turn up at the next play of cards. But, say the professionals, certain good guesses may be made. Watch for the *series*.

It is for this that you see eager players registering each play by pricking the little squares of the card. When the same colour has turned up several times in succession, a change is near. Rush in then, and snatch a fortune by playing on the other colour. Watch the *series*, see how they are going, and trust to Fortune's inspirations to keep you right.

But how is it that the intervals are so various, whilst the average results are so fixed? How is it that the oscillations are so irregular in the one, and so regular in the other? We have seen in the three cases referred to the red turned up fourteen times in succession in the one, thirteen in the other, and six in the other; and when the change to black came, possibly there was an alternation between black

and red, before another series turned up. What determines these changes? Why should it change at all? After the red had turned up fourteen times, why should it not go on for other fourteen times, or go on for ever in the same series? Is there any law regulating this? In the case of the roulette, the hand that sets it in motion cannot, and I presume does not, attempt to determine the ball into any particular number. Is there any other force or power then which determines it. Is it mere chance? What is chance? Is it some wild, erratic, ungoverned, and ungovernable force, arriving at results without law or order. Can we conceive of a lawless force in a universe under law? Would such a power be permitted to exist in any human government if it could be brought under control? Are not the forces operative in the motion of the little ball, the same as those that guide the planets in their courses? Is not the destination of the little ball, after it leaves the croupier's hand, as fixed and determined as is the end of the world? In both cases the elements of the problem are all there, but we cannot formulate them, and therefore we cannot work out the result. Yet, who can say that it is beyond the power of human science to rise to the knowledge of these things? But even if that is beyond human science, is there no science in the universe higher than that to which man can reach? Though *we* know it not, is it *unknown?* Say not that it is foolish to compare such great things with things so small. Things great or small have no place in relation to the infinite, and even in relation to the finite, the greatest events often come from the smallest beginnings. The destination of that little ball cannot be called a small matter, when it may determine a man's fortunes for life, and perhaps lead to his untimely death.

Is it chance then, that determines it, is it not written? "the lot is cast into the lap, but the whole disposing thereof is of the Lord."

But it may be said, though it were admitted that the destination of the ball is under law, what concern has the player with that, seeing he is ignorant of it? What though the destination of the little ball be under law, if the player cannot put himself in proper relation to it? He is ignorant of the law. He cannot forecast the result, though that result may be determinate. It is this ignorance which is the charm to him. He is in the dark, but he loves the dark. He may stumble, but he hopes not to fall, but to alight on good fortune.

Others may fall and be hurt, but he hopes he will not, chance will guide his steps, will suggest to him, in the way that spirit acts on spirit, so to make his play that he will make his fortune.

Is there any place for chance in the spiritual, more than in the physical world? If the motions of the little ball are under law, are not the emotions of the soul, and the suggestions which it receives, and the assent or dissent which the mind gives thereto, equally under law. Impulses or inspirations are as constant in their operation as are the forces of nature. They are more subtle, as spirit is more subtle than matter, but they are not the less operative. There are impulses from above, and impulses from below in the spiritual world, like attraction and repulsion in the physical world, and those to which the will consents determines a man's life. If any impulse or inspiration *from above* can come to any one at the gambling table, it will direct him to the *right* number, but *not necessarily* to the winning one.

As I once heard a retired Liverpool cotton-broker say to a young friend, who was commencing business in the same line, "I wish you all success, and I hope that before long you will make a considerable loss."

The French have a saying, "*qui a bu, boira,*" (he who has drunk will drink). It is generally so as to gambling. It is equally seductive. He who wins gains confidence, and plays to win more; he who loses, plays on to retrieve his loss. Even frequent visits to Monte Carlo, with no intention to play, but only to enjoy the natural beauties of the place, or the fine music, or even for the more philosophical purpose of studying the aspects of human nature to be seen there, may lead to it.

> "Vice is a monster of so frightful mien,
> As to be hated, needs but to be seen;
> Yet seen too oft, familiar with her face,
> We first endure, then pity, then embrace."

All are not equally susceptible to every seductive influence, but every man is weak on some point. There is probably some forbidden tree in the garden of every life, and he who is willing to taste of every fruit, is likely to come upon the one which to him is forbidden.

It is well that every person should have at least one thing on

which to exercise self-denial—one thing in respect of which he can say, "I never do it." Better still, if he can say, "I never did it."

A lady asked the celebrated Mr. Fox, "What is the first pleasure in the world?" "Madam," replied he, "it is to win at play." "And the second?" After a moment's reflection, he said, "It is to lose at play."

Assuming the story to be true, and assuming, further, that the statement is correct—which I doubt—then, probably, gambling is the forbidden tree in most lives, as forming the best exercise of self-denial. In any case, the pleasure and advantages are so disproportioned to the risks incurred, that self-denial in respect of it becomes the greater pleasure, and certainly the greater advantage.

If it is relaxation I want, or *distraction* as it is called in the Monte Carlo advertisements, does gambling give that relaxation which fits for subsequent labour? Thoughtless people often try their luck, as they say, "just for the fun of the thing." But it is fun which often ends in earnest.

If I want amusement, why should I play with lightning? Why should I intermeddle with forces of which I know nothing? It is either sinful-daring, or childish-folly. Why should I voluntarily put myself under the power of forces over which I have no control? Mazeppa, tied to the wild horse's back, was not in a worse case.

Why should I seek to get money, like a thief, at the expense of my neighbour, to be made glad by that which will make him sad? In commercial transactions, over-speculative though they sometimes are, there is increase of wealth, so that both parties to the transaction may have profit, and both may be made glad thereby. In all honest labour their is increase, but here there is none. Not only is there no increase, there is diminution. The bank gets its share of every sum that is staked, and it is only the diminished balance which the winners receive.

But even in their hands, diminution goes on. "Easy come—easy-go," is eminently true of money made in this way; it is spent without thought, or what is worse, in hurtful indulgence. Still further does evil track its course, for the soul of the winner is debased, and his whole nature demoralised.

The well-known story of Garcia, the Spanish Count, illustrates this. He broke the bank at Wies-baden and other places, time

after time. He gained at the roulette table, in all, five millions of francs, it is said. And yet he became poor. Ultimately, he was turned out of the Casino Saxon, for attempting to appropriate a small pile of money, belonging to another, at the gaming table. Garcia, the prince of players, the wonderful favourite of Fortune, died a pauper. Can any one point to a fortune retained that had been made at gambling? Can any one tell of money gained in this way that has proved a blessing in the hands of the winner? Even in its most commendable uses, there is a taint upon it. If he buy bread with it, it becomes bread of sorrow, for some one suffers want by the loss of it. If he clothe his children with it, other children to whom it by right belonged, are made naked. Even if he give alms of it to relieve distress, greater distress has probably come to some one from the loss of it, than any which the giving it away again can relieve.

But riotous living, stopping short of drunkenness (for the constant gambler is a sober man) is the more natural result of the easy come gains of gambling. The *recherché* suppers at the Hotel de Paris after successful play form no unimportant part of the gains of the Casino establishment.

The fortunate player from the south coast of England, whose conversation in the railway carriage I have related, I frequently saw afterwards driving, with his wife, in a carriage and pair, up and down the promenade des Anglais at Nice. This was all right, no doubt, the more so that he was lame, but had it been a carriage and four, it would have been perhaps more in keeping with the usual result of successful play.

I have seen extravagantly got up boxes of sweatmeats costing 100 francs and more each, being ordered at the "London House" restaurant at Nice, to be sent to some of the ladies who frequent Monte Carlo.

Two things are remarkable as to the ladies who play at Monte Carlo. They gain more frequently than the men. They do not add to the number of the suicides. The gallantry of the gentlemen partly accounts for this, and is one of the outgates for their easy-come gains.

I observed, seated at one of the card tables, a showily-dressed young lady, who was hesitating where to deposit what appeared to be her last napoleon. She was twirling it in a half-amused, half-

serious fashion in her dainty bright yellow-kid-gloved hands. At last she placed it, and in an instant it was gone.

With the utmost composure, she turned to a gentleman sitting a little way from her, whom apparently she did not know, to call the attention of a gentleman playing from one of the outer rows of people round the table, whom no doubt she did know. This gentleman was long of responding. It was after several notifications that he turned round; I fancied he had seen by the corner of his eye what was going on, and knew what was coming; but at last, when brought to bay, the young lady called out in quite a loud voice, asking him for the loan of some money. With much show of alacrity, he halved the *rouleau* of napoleons he had in his hand, without the formality of counting, and passed them on to the young lady.

The other illustration I take from a book published at Nice, in 1876, entitled " Le Monde Interlope á Nice et a Monaco."

LES MARIS COMMODES.

Ils vont au Cercle, pendant que leurs femmes vont à Monaco.

Ils jouent ici ce qu'elles ont gagné là.

Car les femmes, qui ont l'habitude et la passion du jeu, gagnent plus facilement que les hommes, par la raison qu'elles se possèdent mieux.

Explique cela qui pourra, mais c'est un fait acquis.

Malheureusement, en dépit de toute leur expérience, il arrive qu'elles perdent.

Ce jour-là, tant pis pour les absents.

Ils abandonnent leurs droits en faveur du premier joueur heureux venu, qui sait la façon de s'y prendre.

Elle est d'une simplicité extrême.

J'ai été témoin, il y a quatre ans, du fait suivant :

Une dame, qui a fait beaucoup parler d'elle à cette époque-là, et qui était citée partout pour son élégance et sa beauté venait de perdre jusqu'à sa dernière pièce.

Elle était placée à côté d'un de mes amis, viveur s'il en fut, très audacieux auprès des femmes.

Mon ami gagnait, ce jour-là, une somme importante.

Voyant *la déveine*—e'est le mot con sacré—de sa voisine, il lui dit à l'oreille avec un aplomb imperturbable :

—Madame, je mets quinze lous pour vous à la rouge. Si elle sort, prenez-les.

La rouge sortit, Mme *** empocha les les trente louis.

Après quelques coups de roulette sans résultat, mon ami se leva, et, se penchant à l'oreille de sa voisine :

—Vous avez encore perdu, lui dit-il, sortez donc un peu, vous avez la guigne, l'air la fera passer.

Mme *** suivit mon ami à l'Hôtel de Paris.

Une demie-heure après, elle revenait à la table jeu avec une mise de cinquante louis.

Elle doubla son enjeu et rentra à Nice.

Le hasard sert merveilleusement les maris commodes. Justement, celui de Mme *** avait perdu au Cercle.

Le budget du ménage était sauvegardé.

On parlait de cette catégorie de maris devant un sceptique.

—Ils se défendent entre eux par esprit de corps, disait quelqu'un.

—Dites plutôt *par esprit de cornes*, répondit-il.

Thus go the easy-come winnings of the play. The seeds of corruption are in the ill-gotten gain, and do not die till the whole substance is consumed.

And, oh!—Messieurs and Mesdames—if it is so with those who win, what is it with those who lose? The results on this side of the subject are tragic beyond conception. I do not say that in the end, they are more disastrous. I know not whether in the end it is worse to be a loser than a winner at play. Whatever of evil there is in gambling, must be the same to him who wins as to him who loses. The fortune of the play cannot affect its moral quality, and as evil begets evil, the results *in the end* may be as disastrous to the one as the other.

Nay—it may be that it is worse for the winner. Perfection through suffering is a principle of moral government; and in physical ailments as long as there is pain, there is hope.

It may be, that the immediate disaster which befalls the loser is for good in the end; still, the evil result to the loser, being more immediate than that to the winner, it is more apparent; the result so manifestly follows the cause, that it affects us more powerfully.

CHAPTER XII.

The Suicides of Monaco.

"We ought not to quit our post without the permission of him who commands; the post of man is life."—PYTHAGORAS.

PPROACHING Monaco from the west, just outside the town, on an elevated spot near the line of railway, is the public cemetery.

It is full of memorials of those who are buried there. Many of these memorials are of the simplest kind, such as a plain black wooden cross.

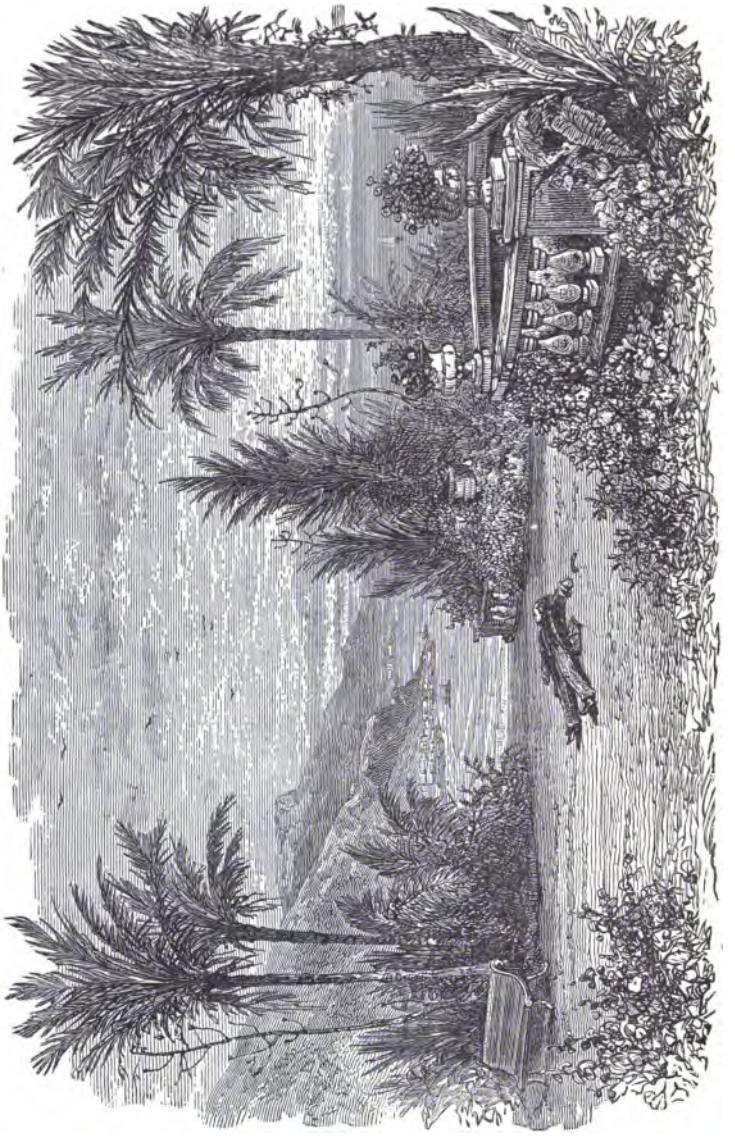
But many are buried there for whom no memorial has been raised, not even a green mound marks the spot where they lie.

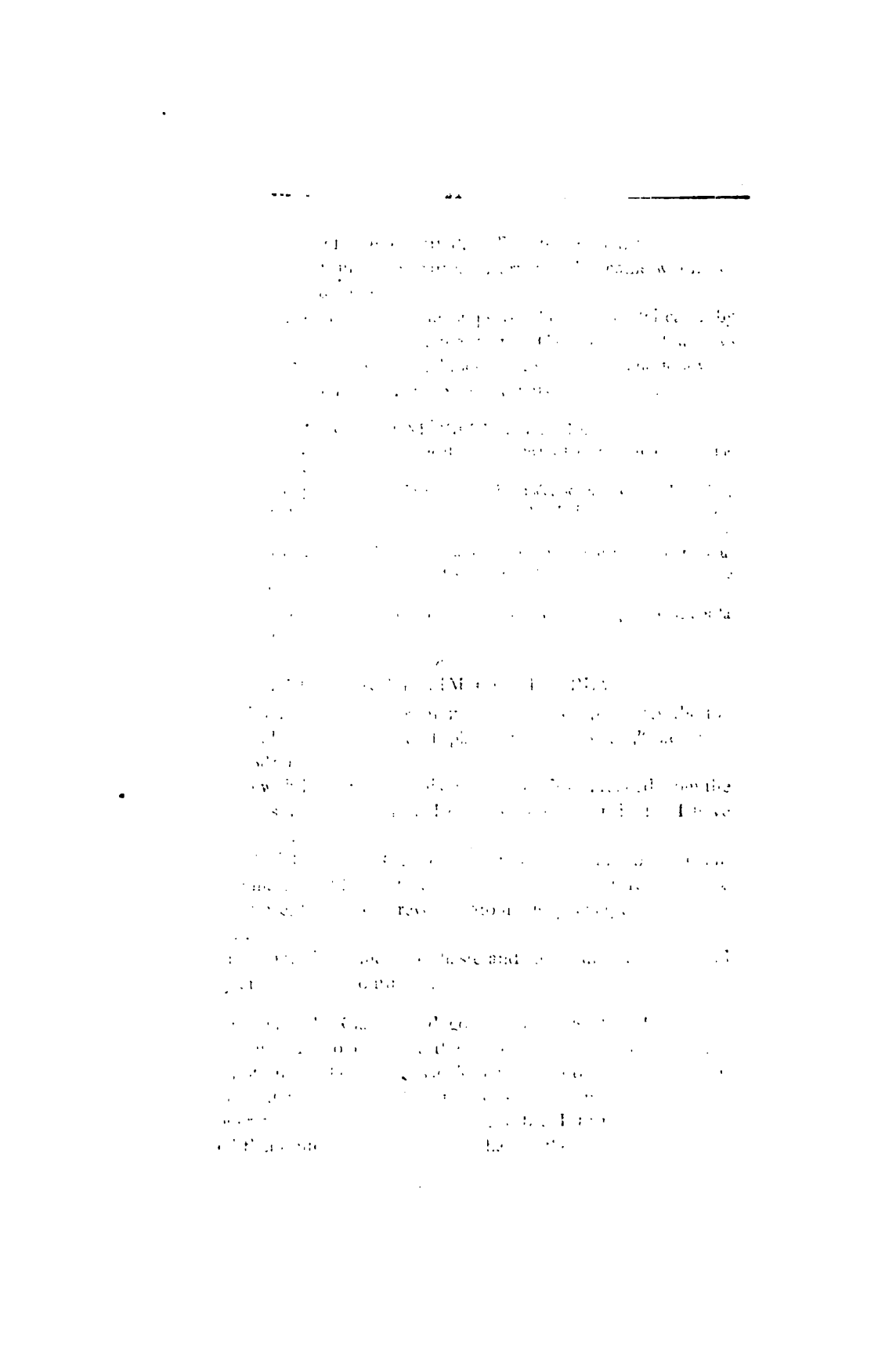
These are the suicides of Monaco, or rather of Monte Carlo.

On the railway line—from a bluff overlooking the Mediterranean, (which has earned the grim *soubriquet* of the Tarpeian rock)—by pistol—or by poison—they have sought refuge from unutterable woe in a violent death.

A pistol shot perhaps is heard somewhere in the bright gardens of Monte Carlo. It is a well known sound, and has instant attention. If some of the visitors hear it they hasten to the spot perhaps. They are not habitués of the place, however, else they would move quietly away from the neighbourhood, what good can they do? Those who have gone there are not long allowed to be alone. More adept hands have arrived. They take charge of the "accident," and all traces of it have soon disappeared. On all such matters the employés of the Casino are silent; sometimes, indeed, many of them never hear of some such event that has happened not far off from where they were. Such subjects form no part of the daily news of Monte Carlo.

When friendly night has come, silently the grave is dug. It may be in the cemetery, it may be in the mountains, it may be even in some part of the bright gardens. Silently but not sadly, the body is hustled in, and on the morrow nothing can be seen to mark the place. No child or parent will ever drop a tear over the grave, no friend will ever visit the spot. There is no





visible memorial of the departed. The bitter memory may be cherished in secret in some scarred heart, but the name will never be uttered by the tongue.

I have said that the marble steps of the grand staircase, by which I ascended to the entrance of the Casino, had a few days previously been stained by the blood of a suicide. The following account of it is from one of the Nice journals :—

ENCORE UNE VICTIME DU JEU.

Le *Patriote Mentonnais*, dans son dernier numéro, publie le terrible drame suivant qui s'est passé mardi soir :

"Un homme les yeux hagards, la figure bouleversée, sortait de la salle de jeu, en disant : 'Je suis perdu, je n'ai plus qu'à mourir ! J'ai perdu *deux cent mille francs*.'

"Les gardiens du Casino cherchaient à le calmer, mais le malheureux ne voulait rien entendre, et arrivé sur le grand escalier, il tira un revolver de sa poche et se fit sauter la cervelle.

"Quelques domestiques vinrent en toute hâte laver la sang, et le jeu et la ruine continuèrent."

Translation.

ANOTHER VICTIM OF THE PLAY.

"The *Patriote Mentonnais*, in its last number, publishes the following terrible drama which took place on Tuesday last," (i.e., 18th January, 1881.)

"A man with haggard eyes, his figure bent down, rushed from the *salon de jeu*, saying, 'I am lost, I can do nothing but die ! I have lost 200,000 francs.'

"The officials of the Casino sought to calm him, but the unfortunate man would not listen, and when he had reached the grand staircase, he drew a revolver from his pocket, and blew out his brains.

"Some domestics came in all haste and dried up the blood, and the play and the ruin continued."

When leaving the Casino, and going down this stair, I met two priests coming up—one was of the ordinary class of clergy, a curé probably of one of the churches at Monaco, the other was a Capucin monk, probably from one of the religious houses in Monaco.

Wondering what their mission might be, I turned back, and followed them into the large entrance hall at the top of the stair.

The hall was crowded with people, and the presence of the two priests evidently excited the curiosity of others as well as myself.

It cannot be that they are going into the *salon de jeu* to play, that would be, for them at least, mortal sin. Neither can it be that they have, like me, come to "read, mark, and inwardly digest" from the pages of the book of life, here laid open. If they belong to Monaco, they must have had a surfeit of such food—their appetite for it must have been gone, and their digestion spoiled long ago.

Can it be some holy mission to some one, *in articulo mortis*, which has brought them here? May I be on the point of making the discovery of some other tragic event which has just happened. But before I had finished my speculations on the subject, they had entered one of the side rooms off the entrance-hall, where I had no right to follow, and so my curiosity was not gratified.

It would have been of no use to seek information from any of the officials of the Casino. In regard to all tragic events, they are as silent as the grave. Almost of as little use would it be to expect to see an account of any such event in any of the local newspapers. Monaco itself has none, so far as I am aware, and those of Nice and Mentone, being "wise in their generation," are almost equally silent.

It is rarely that an account of even such a dreadful tragedy as I have just referred to, appears in any of the local papers, but this event was so well known, and the circumstances were so conspicuous, that it could not be allowed to pass unnoticed. Still, in only two, or perhaps three of the Nice papers did the notice of it appear, and I am sure I will surprise the reader when I state that there are over fifty newspapers between weeklies and dailies published at Nice, and only two or three of these ever say a word against Monte Carlo.

CHAPTER XIII.

The Press and the Play.

"Editors of newspapers pay tribute to the devil."—FONTENELLE.

NICE is the land of Goshen for newspapers. A fertilising stream from Monte Carlo flows through the land, and a large crop of newspapers is one of the results thereof. If anyone of them thinks it is not sufficiently supported, a few articles against Monte Carlo soon brings forth more liberal provision. Recently a case of this kind occurred. One of the newspapers, instead of writing in favour of Monte Carlo, as formerly, began to write against it. A friend of the proprietor soon afterwards was congratulating him upon having come round to the right side. "Ah!" said the newspaper man, "that is over now; how can anyone go against Madame Blanc, she is so good."

The following from a Nice paper, now before me, almost the first that comes to hand, is an example of the favourable references, which are continually being made to Monte Carlo by these papers:

It is from a paragraph headed

BEAULIEU.

"Comme climat, Beaulieu peut être classé parmi les endroits les plus privilégies. Comme position, il peut disputer la vogue, au point de vue du pittoresque, aux pays les plus beaux de la Suisse et de l'Italie.

"A ces avantages, Beaulieu, joint encore celui d'etre relié par le chemin de fer, par de nombreuses voitures et un service d'omnibus avec Nice, ce grand rendez-vous de l'élite du monde entier. A la veille aussi d'étre relié avec Monaco, ce foyer de luxe et de plaisir, où les passions humaines trouvent une hospitalité que dame fortune, rend quelques fois peu écossaise, Beaulieu est la seule contrée qui puisse, aussi bien, offrir tout à la fois, les joies de la vie à la campagne et les nombreux avantages qu'offrent les grandes villes."

Translation.

"As to climate—Beaulieu may be classed amongst the most privileged places. As to position, it can dispute the reputation of being as picturesque as the best parts of Switzerland and Italy."

"Besides these advantages, Beaulieu has also that of being con-

nected by railway, by numerous carriages, and by an omnibus service with Nice, that grand rendezvous of the élite of the whole world.

"It is also connected with Monaco, that centre of luxury and pleasure, where all the human passions find a hospitality which, Dame fortune renders sometimes little Scotch [*peu écossaise*, whatever that may mean.] 'Beaulieu is the only region which can so well offer, at all times, the pleasures of life in the country, and the numerous advantages which the large towns afford.'" *

Pocket guides are also published under the auspices of the establishment, and, to a large extent, are distributed gratuitously. The Guide for 1881 is entitled, "SIXTH ANNUAL GUIDE TO THE RACES OF NICE, THE PIGEON SHOOTING AT MONACO, AND THE REGATTAS OF NICE, IN 1881."

The following extract is from the part headed

"MONACO

LE GUIDE ET LE VOYAGEUR.

D.—Qu'est-ce que Monaco?

R.—Monaco, c'est le paradis.

D.—Qu'entendez-vous par le paradis.

R.—Un pays privilégié, où le printemps est éternel, où le plaisir se renouvelle sans cesse, où le bonheur rayonne dans tous les yeux, où personne ne pai d'impôts, et où tout le monde est riche et heureux.

D.—Est-il possible qu'un pareil lieu puisse se trouver sur la terre?

R.—Prenez à 7 heures du soir un billet de fauteuil-lit à la gare de Lyon-Mediterranée à Paris et le lendemain, à pareille heure, vous dînerez à Monte-Carlo, seconde capitale de Monaco. Vingt-quatre heures vous suffiront pour vous transporter de la réalité dans le rêve, des boulevards de Paris boueux aux terrasses de l'Eden moné gasque.

D.—Pas d'impôts? Qui paie alors l'entretien de la principauté?

R.—C'est le Casino, dont les recettes sont généreusement employées pour la plus grande partie, aux besoins de la population monégasque et à l'embellise-

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* One of the newspaper critiques of the first edition of my little book has the following remarks as to the meaning of the phrase *peu écossaise*:—

"We may just put in a word here to point out what kind of hospitality *peu écossaise* means. The French have an old proverb which we quote from memory thus, '*En Ecosse l'hospitalité se donne et ne se vend pas*;' in Scotland hospitality is given, not sold—and we take it that in Monaco, where hospitality is sold to the highest bidder, it is therefore—*peu écossaise*."

ment de la contrée. Les visiteurs ne sont reçus dans les salons du Cercle des Etrangers que sur lar pésentation d'une carte délivrée par le commissariat du Casino ; ils peuvent alors se livrer aux plaisirs et aux chances du jeu, admirablement surveillé et réglé par l'administration des bains de Monaco ; vous jouez en toute sécurité, et vous ne courez d'autres risques que de gagner de temps en temps un maximum de 12,000 francs.

D.—Quel est le meilleur hôtel de la principauté? Où m'engagez-vous à descendre?

R.—Je vous recommande l'hôtel de Paris. C'est le plus confortable et le meilleur hôtel que vous puissiez trouver de Marseille à Gênes. Les prix y sont modérés. La table d'hôte, dont la réputation est européenne, ne coûte que 4 fr. le matin et 6 fr. soir. Si en raison de votre position sociale et de vous goûts de dépense, vous voulez dîner dans la salle à manger, formant galerie au rez-de-chaussée de l'hôtel, vous y serez servi avec un luxe étourdissant, et vous vous y rencontrerez, pendant la saison des fêtes, avec des princes, des artistes célèbres, des femmes remarquables par leur beauté et leur relations mondaines. Ce sera un souvenir ineffaçable dans votre vie."

Translation.

"MONACO.

THE GUIDE AND THE TRAVELLER.

D.—What is that place called Monaco?

R.—Monaco? that is Paradise.

D.—What do you mean by Paradise?

R.—A privileged country, where the spring time is eternal, where pleasure renews itself without ceasing, where every eye beams with happiness, where nobody pays taxes, and where all the world is rich and happy.

D.—Is it possible there can be such a place on the earth?

R.—Take at 7 o'clock at night a ticket for a *fautueil-lit* at the station of the Lyon-Mediterranean Railway at Paris, and the following day at the same hour you will dine at Monte Carlo, the second capital of Monaco. Twenty-four hours will suffice to transport you from reality to dreamland, from the dusty boulevards of Paris to the terraces of the Monégasque Eden.

D.—No imposts! Who then pays the up-keep of the principality?

R.—It is the Casino, where the revenues are generally employed, for the most part, for the wants of the Monégasque population, and the embellishment of the country. The visitors are admitted to the *salons* of the "Stranger's Club," on presentation of a card supplied by the Commissary of the Casino; they are then free to all the

pleasures and chances of the play, admirably superintended and regulated by the *administration of the baths of Monaco*; you play in all surety, and you run no other risk than to gain from time to time a maximum of 12,000 francs.

D.—What is the best hôtel of the principality? Where would you advise me to stay?

R.—I recommend to you the Hôtel de Paris. It is the most comfortable and the best hôtel that you can find from Marseilles to Genoa. The prices are moderate. The table d'hôte, where the reputation is European, costs but 4 fr. for the morning, and 6 fr. for the evening. If on account of your social position, and your expensive tastes, you wish to dine in the *salle à manger* occupying the ground floor of the hôtel, you will be served with a luxury astonishing, and you will meet, during the season of the fêtes, with princes, celebrated artistes, women remarkable for their beauty and their *relations mondaines*. This will be a souvenir, ineffacable in your life."

The euphonious term, "administration of the baths of Monaco," is here used. *La Societe des bains de Monaco*, (The Society of the baths of Monaco) is also used in the advertisements, no doubt as being preferable to "The Gambling Establishment of Monte Carlo."

There *is* a bathing establishment at Condamine, on the shore of the little bay, but it bears about the same relation to the gambling establishment, in importance, as Falstaff's halfpenny-worth of bread had to the "intolerable deal of sack."

The inhabitants of Nice, and other towns adjacent to Monte Carlo, are favourable to it, as well as the newspapers. They think that the tradespeople, and those who have houses to let, derive great gain from it. Besides, they have access to the fine music and all the blandishments of Monte Carlo at any time, free of charge.

They have for the most part been poor, and now are rich, and this gives them leisure to enjoy these things. The frugal habits of their early days, verging on meanness, continue with them still, and this makes them value highly the gratuitous access they have to the place. Why, therefore, should they say a word against it, or repeat any stories they may hear of tragic events occurring there?

Even those in higher positions are not overlooked in the distribution of the good things that come from Monte Carlo. A recent Mayor of Nice had advertised a house for sale, and Madame Blanc became the purchaser of it by private bargain.

If a suicide occurs in a hotel in Nice, why should the hotel-keeper say a word more about it than is absolutely necessary? The publishing of such things would not improve the reputation of his house. Friends and relations are equally desirous for privacy.

There is here every inducement for concealment, and nothing, on the other hand, favouring publicity, unless it be the requirements of the law in cases of sudden death. So far as Monaco is concerned, that—if it exists at all—must be a mere form; and, so far as the French Courts are concerned, they can only deal with what is brought before them, and, as may be supposed, from the facts above stated, that is as little as possible.

CHAPTER XIV.

More about the Suicides.

"I look upon every man as a suicide from the moment he takes the dice-box desperately in his hand, and all that follows in his career from that fatal time is only sharpening the dagger before he strikes it to his heart."—CUMBERLAND.

THE number of suicides before the Courts in Nice, arising from losses at Monte Carlo, during the last year, was fourteen; and delinquencies, arising from the same source, forty-seven.

But a gentleman in high official position in Nice, informs me that he estimates the number of suicides traceable to Monte Carlo at about three per week on an average, and that during last month, January, he has reckoned up the almost incredible number of twenty-three.

I will give some details of cases which have occurred quite recently, and which I have been able, to a certain extent, to verify.

A young man, aged twenty-four, who lived with his sister at a villa near Mentone, had got 3,000frs. remitted to him for some special purpose. The next day he lost it at Monte Carlo. Probably he expected to retrieve some former losses, for it was not the first time he had been there. He went straight from the gambling tables to his own house and shot himself. His father was just expected to arrive about that time, and probably this also hastened the catastrophe. This case was reported in two or three newspapers as an "accident," arising from incautious use of the pistol while practising for the pigeon shooting at Monte Carlo. The majority of the papers made no reference to it at all. One paper subsequently described the funeral in the following terms: "The rare spectacle of a first-class funeral, with six horses to the hearse, silver gilt wheels, and twenty mourning coaches, excited the curiosity of the public at St. Augustin, one day last week; but the letter R (which is the initial letter of the name of the deceased), on the curtain hung before the church door, afforded no indication understood by the multitude."

Another case is that of a tall military-looking man of about sixty. He had lost all, and went to Cap Martin, just outside the Principality, on to French territory, and shot himself. He had destroyed all papers that could lead to his identification, and had even cut the initials of his name out of his linen. This case has not been reported anywhere so far as I know.

A day or two later the valet of a gentleman, residing at Nice, went to Monte Carlo, lost some money belonging to his master, which was in his hands at the time, came back to Nice and hanged himself. Neither is this case reported anywhere.

About the same time, a gentleman living in one of the hotels at Nice, shot himself in his hotel, having lost his money at Monte Carlo.

One case still more recent. Captain ————, well-known at Nice, shot himself in a hotel at Monte Carlo, having lost his money at play. He still survives, I believe, but with what chance of ultimate recovery I do not know.

Two more cases of suicide have been reported to me without details, and whilst I write, still another is reported.—It is some person in a hotel, in the old town of Nice, who is said to have hanged himself; and though my informant has called at the hotel to get par-

ticulars, he has not succeeded, but is persuaded nevertheless, that the report is correct.

These are eight cases of suicide, and including the dreadful tragedy on the grand staircase, nine, which I have had the opportunity, more or less, to verify, and which have all occurred within the last few weeks, and only two of them are at all referred to in the newspapers.

I believe that few of the people at Nice know of the majority of the cases. I would not have known of these but for having had my attention powerfully called to this subject, in a way to which I shall presently refer.

No one denies that there are suicides resulting from losses at play. Everybody deplores them, no one more than Madame Blanc, probably.

"But," says a writer on the other side of this subject, "they are an attendant evil of the play very deplorable but unavoidable."

What, says he, of the suicides, from love, from the bourse, from commerce, from drink, the calamities by fire and water, the accidents by rail and steamers? would you suppress all these because of the atttendant evils?

Finally, the writer asserts that the suicides caused by losses at Monte Carlo, do not exceed one to every 100,000 who go there.

The official statement of the number of visitors last month, January 1881, was 38,754.* The number of visitors during last year, that is 1880, was 334,000. This would give about one-third of a suicide for the month of January instead of twenty-three as stated by my informant.

But this does not exhaust the roll of misery which that cursed place creates. How many are hard hit there and yet not driven to suicide? Like some of the pigeons at the pigeon-shooting at Monte Carlo, they are winged but not killed; and they return to what was formerly a happy home, never to feel it the same again, and carrying with them misery and, perhaps, ruin to others as well as themselves. Of them it may be said,

> 'There comes a mist and a driving rain,
> And life is never the same again."

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* The number of visitors during February, was 43,471.

The pigeon shooting, which is one of the "distractions" of Monte Carlo, is to the pigeons, what the play is to the players. The shooting takes place on a plateau on the top of a bluff overlooking the sea. The prizes are often as much as 20,000 francs. The pigeons are put into little tin boxes in the centre of the plateau, and the competitors are at the landward extremity of the ground and shoot seawards. At a given signal a string is pulled, and one of the boxes collapses; the pigeon flies out, generally seaward, but is often killed at once and drops within the enclosure. Some can fly further, but drop into the sea. Some are winged, but struggle back to their dovecots, and some escape altogether. So is it with the players, some die on the spot, some at a distance; some return to their homes hard hit, and some escape.

A resident at Monaco states that a friend of his, a peasant residing on the mountains, has come upon five dead bodies during this winter, lying exposed on the mountains. This corresponds in a ghastly manner to the two row-boats which are generally to be seen hovering about to pick up the dead pigeons that drop into the sea.

The Nicians, I have said, uphold Monte Carlo, because, as they suppose, it brings them much gain. If I were to say that Nice is deteriorating instead of prospering under the influence of Monte Carlo, I believe I would be correct, and yet it is difficult to prove it.

The Bishop of Long Island U.S.A., who is also, Bishop in charge of American Churches in Europe, gives it as his opinion that "Monte Carlo, repels three times as many travellers as it attracts."

Two years after public gambling was suppressed in Germany, I was at Baden Baden, and asked one of the shopkeepers near the Cursaal how he liked the change; he replied that he liked it well. "I sell less now," he said, "but I get more money." I have before me a copy of a letter written by the English chaplain there in May 1876, this was a year later; in it he says, "I feel myself in a position to state that the town is in a condition of more solid prosperity now than in the most crowded season of former gambling years."

A hotel keeper in Monaco, tells me that he makes his visitors pay their bills every day, and yet he loses money by many being unable to pay.

A hotel keeper at Nice tells me that he allows none of his bills

to run beyond a week, preferring to lose the week rather than let them continue longer in the hope of paying afterwards, and yet, within a few years he has lost 30,000 francs in this way.

CHAPTER XV.

Two Tongues of Flame at Monte Carlo; and the Practical Conclusion.

BUT there are higher considerations to which I cannot suppose the Nicians are indifferent—what kind of Society is at present attracted to this part of the Riviera? That little roulette-wheel creates a whirlpool which draws in all the straws and garbage that float on the surface of society. I hesitate to make the following statement, partly because it almost exceeds credibility, but chiefly for another, but obvious reason—and yet, because it is true, I think it ought to be made known. It is, that there are 2,600 names on the police books here at Nice, registered for immoral purposes. Between 400 and 500 of these are always to be found at Monaco and Monte Carlo, and of the rest, it is said that many of them make the round of the Riviera, seeking to attract visitors to the gambling tables.

The presence of women at the gambling tables of Monte Carlo, makes an important difference between it and the gambling at clubs. It greatly intensifies the evil, and is in itself one of the great seductive influences of the place.

There is another aspect of it which is more hideous still, and I give it almost in the words of one who knows well about it, and who has given it to me in writing. He says, that assassinations often occur at Monte Carlo, but they are never known as such, they are always classed amongst the suicides. It arises in this way—A man has been fortunate in play, and he has made a few thousand francs.

Some of these women accost him, and congratulate him on his good fortune. They suggest that he should give a little supper in the Hôtel de Paris. If he objects, saying that he must go by the train to Nice or Mentone, they make a dispute with him; presently, some bandits interfere, the man is stabbed, then robbed, his dead body is found, and the case is treated as a suicide.

There are thus two tongues of flame issuing from the fiery furnace that burns at Monte Carlo. If the age of miracles is past, how can anyone frequenting the place escape them both?

And now for the practical part of this paper. It is that Monte Carlo must be suppressed. Influential committees have been formed here and at Cannes and Mentone for this purpose. It is as a member of the Committee at Nice that my attention has been powerfully drawn to the subject, and if the readers of this paper are as much impressed with the enormity of the evil as I have been, they will give the movement for the suppression of Monte Carlo all the aid they can. It is by the combined public sentiment of Europe acting upon, or rather supporting the French Government in what is believed to be their desire to have this place suppressed, that the Committees propose to operate. The French Government, it is believed, have this right, as may be inferred from what I have set forth respecting the present and past relations of the Principality to France.

But even by common law in communities, and by international law amongst nations, a nuisance can be removed, though it be on our neighbour's property. Monte Carlo is a nuisance to all the nations of Europe, for there is none of them whose people do not resort to the shores of the beautiful Riviera to escape the hard winters which prevail in their own country. Monte Carlo is like a garden, where vile weeds are not only not kept under, but assiduously cultivated, and from which the seed, dispersed by every wind that blows, pollutes the surrounding country far and near.

Is it not the sad experience of the nations of Europe to this effect, that has led to the suppression of gambling, so far as public gambling is concerned, which is probably as far as legal action in the matter dare go?

Of what use is it, then, that first of all France has abolished public gambling within her territories, whilst this little place, an *enclave* in France, holds on its present course? And of what use is it, that the other powers of Europe have done the same, whilst this plague spot remains on the Riviera?*

It may be objected, why seek to suppress gambling at Monte Carlo whilst so much of it goes on at clubs and private houses. Gambling is a natural instinct in man; you cannot suppress the practice of it. Is it not better to have it under regulation and openly, as at Monte Carlo, than force it into private places where it is beyond control? Is it not better to have it where hard cash only is current, than where I.O.U.'s are accepted, and a man may lose not only what he has in hand, but may forestall his future income?

This latter advantage claimed for Monte Carlo may be freely conceded. The greatest criminal has some redeeming feature in his character, some touch of nature which links him to humanity.

As to the other advantage claimed for it, is it the case that the liberal provision there made for gambling satisfies the natural craving, and lessens private gambling?

Does it not rather increase it?

How is it at Nice, for example, in this respect?

There are two clubs at Nice, and it is well known that the play there is constant, and the stakes are high.

Gambling in private houses and in shops is also common. A few days ago a commercial traveller lost 600 francs at cards, in the back shop of one of his customers.

A carriage hirer states that it is not drunkenness, but gambling, amongst his drivers and stablemen, that troubles him. They often commence in the morning to gamble who is to pay for breakfast, and continue at it the whole day afterwards, as long, indeed, as they can raise funds to keep the play going.†

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* At Venasque, near Luchon in the Pyrenees, on the Spanish frontier, public gambling was recently carried on, but I think it is now suppressed; in any case, it is not a place of importance. The attempt made a short time ago to establish public gambling in Andorra, a small free town in the same neighbourhood, was fortunately frustrated, and that, in part, by the intervention of France.

† I have not seen a drunk person during the nine weeks I have been at Nice.

There are several shops at Nice wholly devoted to the sale of roulettes and other implements of play, and of literature connected with gambling.

There is also a considerable trade in the sale of second-hand jewellery which has been parted with on account of losses at play either at Nice or at Monte Carlo.

One shop in particular has always splendid things of this kind in the window, tiaras of diamonds, and costly trinkets of diamonds and other jewels.

When I was at Nice a few years ago, such things were ticketed *decavè à Monte Carlo.* This is not done now, no doubt because it is considered injurious to the reputation of Monte Carlo—"who can go against Madame Blanc, she is so good?" I believe there is more gambling at Nice than in almost any other town of the same size, and that it is due to its contiguity to Monte Carlo.

As to letting gambling at Monte Carlo alone till the gambling in clubs and other private places has been suppressed. If both are evils, why let either of them alone, why not attack them all round? But they cannot both be attacked in the same way. Private gambling can only be attacked by persuasion, public gambling can be suppressed.

The objectors say you cannot suppress the practice of gambling, and they are right. But the attempt to suppress public gambling does not imply the expectation of abolishing the practice of it in private, any more than the suppression of resetting of stolen property, implies the expectation of abolishing theft.

Gambling, they say, is a natural instinct in man. That is true, but it is a perverted instinct. It is the abuse of the speculative element in man's nature, and, like all other abuses of his nature, will continue as long as his wicked heart is unchanged.

This spirit of speculation is one of man's greatest blessings. The hope of future good, and the disposition to make present sacrifices to obtain it, is the mainspring of all enterprise, and the basis of civilization. It is one of the elements in man's nature which distinguish him from the lower creatures, and stamp upon him the image of his Creator.

This spirit of speculation is manifested everywhere in the works and ways of men.

The art-student invests the fresh energies of his youth in the study of art, that he may gain artistic fame.

The man of science traverses seas, and explores continents, climbs mountains, and fathoms ocean's depths, that he may win from Nature some of her secrets.

Ships are built, and sent on perilous voyages to the ends of the earth, that they may bring back golden freights to the enterprising merchant.

The bowels of the earth are explored, that their treasures may be dug out, and give a rich return to the adventurous miner.

The engineer subdues the earth, levels hills, fills up valleys, and cuts canals, that large dividends may accrue to the capital of the shareholders.

The farmer invests his seed and labour in the soil, that he may reap an abundant harvest; and few ventures have been more speculative than his for the last few years.

"Hope springs eternal in the human breast."

Were it not for this, man's heart would fail under the disappointments encountered in every department of human enterprise. His hands would hang idly by his side. The chariot-wheels of civilization would roll backward; man would return to barbarism; the wigwam would again be his home, and the hunting-field his only domain.

Gambling is the abuse of this heaven-born quality of man's nature. It is an impious attempt to snatch the rewards of labour and enterprise, without giving the sweat of the brow which Providence has ordained as the price of them. It is an attempt to "reap where we have not sown; to gather where we have not strawed."

Legitimate speculation is a great blessing; therefore, gambling which is the abuse of it, is a great curse. The greatness of an evil bears an exact relation to the greatness of the good from the abuse of which it has sprung, and inversely the greatness of a blessing can be measured by the greatness of its corresponding evil.

Everything in the moral as in the natural world comes to a balance.

The principle of equivalents is of universal application.

In normal circumstances, bountiful sowing gives bountiful reaping, and in exact proportion the one to the other. To whom much is given, of him much shall be required; and the amount required is in exact proportion to that which is given. So, also, is it with the abuse of a blessing; the evil of the curse is in exact proportion to the value of the blessing.

It is vain to expect the total abolition of the evil of gambling. The utmost that man can do is, by suppression, to take public temptations to it out of the way, otherwise there is a public abetting of it; and by persuasion, in the spirit of charity, and with due regard to the independent spirit of man, and the sacred rights of private life, to seek to abate the practice of it in private.

It is the wicked heart of man from which all evils come, and the total abolition of them is impossible till it is made right.

It is this wicked heart which turns good into evil, a blessing into a curse, as the dyspeptic stomach turns the sweet juices of the food into vinegar.

There is a semi-political aspect, which this subject has recently assumed, which may not be inoperative with the French Government when the appeal comes to be made to them for the suppression of Monte Carlo. The wealth of Madame Blanc is now added to the *prestige* of the Buonaparte family, supplying that in which they were deficient. The marriage of Madame Blanc's daughter to Pierre Buonaparte's son, and the contemplated marriage of the son of the former to the daughter of the latter is not of small account in the possible fortunes of the Buonaparte family. Madame Blanc's income from Monte Carlo is immense, and why should France permit such an evil thing to continue, the profits of which may some day be used for what the present Government of France must consider her disadvantage.

The Committee I have referred to are thoroughly in earnest in the work they have undertaken. They are composed of representatives of all nations. Petitions are being largely signed all along the Riviera, and soon the movement will be pushed forward to Paris and London, and Italy will also be stirred up to action, and it will

not be for want of powerful backing, if the French Legislature refuse the prayer of the Petition to exercise the authority they are supposed to have, to take measures for the suppression of public gambling at Monte Carlo.

APPENDIX.

APPENDIX.

SINCE the foregoing was written, a public meeting has been held in the Opera Comique at Nice, to protest against the continuance of gaming at Monte Carlo. The meeting was under the auspices of the Nice Committee for the suppression of gaming, who were nearly all present. Several members of the Committees at Cannes and Mentone and the Bishop of Gibraltar were also present. Altogether there were over thirty influential gentlemen of various nationalities on the stage. The theatre was crowded in every part, and at the back of the pit a compact mass of roughs were stationed, evidently under the orders of a leader, who succeeded in making the meeting at times very uproarious. After the meeting, thirty-four of these were counted standing at the door of an office in one of the streets, receiving their pay for the evening's work. After a time they became so turbulent in the street, that the police had to interfere. Application had been made on the part of the Committee for some gendarmes to be present at the meeting to maintain order, but the request was not complied with, and no reason was assigned.

The following is an extract from a lengthened account of the meeting, given in "Galignani's Messenger" of 24th February, 1881 :—

ANTI-MONTE CARLO INDIGNATION MEETING AT THE OPERA COMIQUE, NICE.

"A large assembly met at the Opéra Comique, Nice, on Monday, the 21st inst., at 8 p.m., to publicly protest against the gambling establishment at Monte Carlo. The house was filled to overflowing, and on the platform were distinguished representatives of nearly every nation, but the greater number were French inhabitants of Nice, and visitors. Among others were noticed M. Gambetta, *père*. Some workmen and roughs had been sent to disturb the meeting, but their endeavours were completely frustrated. The speeches of the chairman, Mr. Cazalet, and of M. Pilatte, and M. Funel de Clausonne, were vigorously applauded by the eager and appreciative audience. There can be no doubt that this great demonstration will give a powerful forward impulse to the movement now on foot for the suppression of the last survivor of those gambling establishments which every other Government in Europe has long since abolished as an intolerable nuisance."

The 50 or more Nice newspapers have, with one or two exceptions, either taken no notice of this meeting, or referred to it in a way of which the following is a specimen. I give the first part of an article occupying two columns of *Le Monde Elegante*, of date 23rd Feby., 1881 :—

LA CONFÉRENCE CONTRE MONACO.

Si un étranger non prévenu d'avance, était tout à coup tombé lundi soir par un miracle quelconque au milieu de la salle de l'Opéra-Comique, il aurait été étonné des éclats de rire qui s' élevaient en notes aiguës sous ce cintre en zinc, d'ordinaire froid et taciturne.

Jouait-on une piéce du Palais-Royal ? — Mieux que cela ! — Mieux! Alors la première de *Belle Lurette ?* — Mieux encore... C'était la conférence du Comité International pour la suppression des jeux de Monaco.

Sur la scène une trentaine de messieurs de tout âge et de tout pays, faisaient des effets de torse ou de manchettes. Quelques visages connus émergeaient dans les éclaircies : M. Gambetta père, qui aurait plus sagement agi en restant dans son lit, (c'est si vite attrapé un rhume â son âge) ; M. Adolphe Baquis dont les baillements répétés faisaient un fameux contraste avec la joie publique ; M. Funel de Clausonne, avocat, en habit noir et cravate blanche, tenue de bal de Préfecture ; M. Pilatte en paletot et chapeau mou, redressant son nez à la Socrate ; et enfin, au fauteuil de la présidence, qui n'était qu'une modeste chaise de paille, M. Cazalet, fort correct, en redingote noire : physionomie de ministre en disponibilité, regrettant son portefeuille.

Dans les loges, des clergymen, des fammes de clergymen, des filles, des sœurs, des nièces de clergymen, des domestiques de clergymen ; de même au fauteuils, aux stalles et aux balcons.

Le Comité International avait d'ailleurs bien pris ses mesures. Chaque fois q'un monsieur qu'on supposait hostile entrait dans la salle, il était fortement mis à contribution pur un employé âpre à la curée. Celui qui écrit ces lignes s'est vu malmené par un subalterne, parce q'à un moment donné il a risqué à haute voix une très juste observation.

Au contraire on n'avait pas assez de fauteuils ou de loges pour les gens portant redingote lougue, cheveux plats, air confit, tout ce qui constitue en un mot en Angletterre ou en Ecosse le parfait pasteur protestant.

A huit heures et quart, M. Cazalet se lève et, dans un patois moitié français, moitié anglais, nous apprend que "le séance il est ouvert." Le public, heureux de cette nouvelle, manifeste sa joie par des apostrophes variées, allant du cri du coq au stifflet du chemin de fer. M. Cazalet ne se laisse pas décourager et termine son petit speach en annonçant que la parole est donnée à Me Funel de Clausonne.

Me Funel qui porte, à ce qu'on m'assure, le doux prénom d'Aloïs, ne répond pas par sa tenue aux douceurs melliflues que ce prénom semble promettre. Au milieu d'une barbe touffue et inégale, deux yeux pleins de haine et de rancune se font jour et lançent des éclairs. Le geste est saccadé : il envoie son poing en avant comme pour repousser une Furie imaginaire. Quant à son débit, n'en parlons pas : lourd, empâté, embrouillé, et fatigant comme la pluie.

Translation.

If a stranger, not previously warned, had been suddenly thrown by some miracle into the middle of the Hall of the Opera-Comique on Monday evening, he would have been astonished at the laughter which was bursting out in sharp peals, under this leaden dome, ordinarily so cold and dull.

Were they playing a piece from the Palais-Royal? Better than that! Better! Then, the first part of *Belle Lurette?* Better still. It was the conference of the International Committee for the suppression of the gaming at Monaco.

On the stage were some thirty gentlemen of all ages and nationalities, some known countenances were distinguishable in the crowd—M. Gambetta, senior, who would have done more wisely to have stayed in bed (one catches a cold so easily at his age); M. Adolphe Baquis, whose repeated yawning made a famous contrast to the general merriment; M. Funel de Clausonne, advocate, in black coat and white cravat,—the dress for the ball at the prefecture; M. Pilatte, in overcoat and soft hat, straightening his nose *à la* Socrates; and, finally, in the chair of the president, which was only a modest cane one, M. Cazalet, very correct, in black surtout; looking like a minister off duty, missing his portfolio.

In the boxes—clergymen, wives of clergymen, daughters, sisters, nieces of clergymen, domestics of clergymen; the same in the *fauteuils*, in the stalls, and in the balconies.

The International Committee had, besides, taken its measures. Every time that a gentleman entered who was supposed hostile, he was immediately put under contribution by a greedy employè. The writer was ill treated by one of these employès, because he ventured to make a just observation aloud.

On the contrary, there were not enough of chairs or boxes for the gentlemen wearing long surtouts, smooth hair, sugared smiles,—in a word, the perfect Protestant pastor of England or Scotland.

At a quarter-past eight, M. Cazalet rises, and in a *patois* half French, half English, tells us that the meeting is open. The audience, happy at the news, manifest their joy in various shoutings, from the cock-crow to the whistle of the steam-engine. M. Cazalet does not allow himself to be discouraged, and finishes his speech by announcing that M. Funel will address the meeting.

M. Funel, who bears, as I am informed, the sweet Christian name of d'Aloës, does not at all correspond in his appearance to the mellifluous gentleness that this name would promise. In the midst of a beard, bushy and irregular, two eyes full of hatred and spleen are visible. His gesture is abrupt; he shakes his fist before him as if to repulse an imaginary fury. As to his utterance—let us not speak of it—heavy, thick, confused, and tiring as rain, &c., &c.

To-day—26th February, 1881—appears the first number of a new paper published in Nice, called *L'Indiscret.* The fifty or more already existing not being apparently sufficient for the population of Nice, which numbers, I suppose, about 45,000 without the visitors. This paper devotes fully two columns to the same subject, and treats it in the same way. The article begins thus:—

INDISCRETIONS

SUR LA LIGUE CONTRE MONACO.

On a beaucoup parlé, cette semaine, du comité dit international qui veut faire refleurir chez nous les beaux temps de l'âge d'or, en empêchant d'abord Monaco puis les cercles de Nice, de Cannes, de Menton, ainsi que les habitants de toutes ces villes du littoral, d'encaisser l'argent des étrangers.

Il résulte des mille et une conversations tenues sur ce sujet que les Ligueurs ne sont que "des raseurs pas drôles du tout des oies majestueuses de morale des empêcheurs de danser en rond."

Ceci entendu et pesé, j'ai trouvé qu'il serait amusant pour le public de lui présenter, après les appréciations des Niçois et des étrangers le petit dossier de quelques personnalités du Comité.

Translation.

There has been much talk this week of the Committee, styled International, which wishes to make the Golden Age flourish again amongst us, by preventing, in the first place, Monaco, then the clubs of Nice, Cannes, and Mentone, as well as the inhabitants of all these towns of the Riviera, from pocketing the money of visitors.

The result of a thousand and one conversations in this respect is that the Leaguers "are only majestic geese of morality, opponents of round dancing."

Considering this, I have found that it will be amusing for the public to present to it, for the judgment of the Nicians and strangers, a little file of some personalities of the Committee, &c., &c.

At the request of the Committee, I have much pleasure in inserting a copy of the Circular which they have issued in connexion with their efforts for the suppression of public gambling at Monte Carlo.

THE

INTERNATIONAL ASSOCIATION

FOR THE

SUPPRESSION

OF THE

GAMING TABLES

AT

MONTE CARLO.

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APPEAL

BY THE

INTERNATIONAL ASSOCIATION FOR THE SUPPRESSION OF THE GAMING TABLES AT MONTE CARLO.

The ruin and misery annually entailed upon multitudes of our fellow creatures through the gaming tables at Monte Carlo demand that organised attempts be made to effect their suppression. Individual effort, however efficient and indefatigable, has been found wholly unable to combat the growing evil with any chance of success; hence the formation of this International Association with British and Foreign Committees, some of which are already at work.

Every European State is concerned, and perhaps no civilised country in either hemisphere is exempt from instances of evil which may be traced to the gaming tables of Monaco.

The Prince of this petty Principality granted to the late M. Blanc, of Homburg notoriety, the privilege of holding a public gaming table—the only one left in Europe, the annual clear gains of which are confessedly estimated at many millions of francs.

France and Italy have but unitedly to say the word to have the desired effect. The object, therefore, of this International Association is, to respectfully present to these countries such overwhelming evidence as shall induce them to try to put an end to this source of calamity and disaster, and this Association is only following the example of every civilised country in Europe in the endeavour to suppress the *only remaining* public gaming hell.

The Riviera is the winter refuge of many thousands of foreigners, among whom are a great number of our own countrymen and women belonging to the highest ranks of society, who resort thither to escape the inclemencies of less favoured regions. From October to April the climate is delightful, while numerous picturesque attractions combine to render it one of the most charming spots of all Europe. According to official statistics, upwards of 300,000 railway tickets were issued last year at the Monte Carlo Railway station.

In the midst of this natural Eden stands Monte Carlo with its gilded saloons, free concerts, performed by skilled musicians, promenades through gardens of luxuriant vegetation, where the palm tree flourishes with the rose, and there, too, is the famous gaming hell, over the portals of which might aptly be inscribed "Forsake all hope all ye who enter here."

Disreputable women haunt each nook and corner to lure the unwary to play. A thousand snares to entrap alike the heedless and the cautious are cunningly devised, and victims caught in varied ways are tempted to stake their little or much to swell the millions gained by harpies who thrive on the ruin of their fellow creatures. The slumbering passion, Avarice, awakened, the young and old, the rich and poor, the prince and peasant, differ only in degree. The fatal step once taken, the desire for greater gain or to retrieve is inevitable, and thus from bad to worse, the road is broad to recklessness and destruction.

People who are either opposed or indifferent to any movement of this kind are apt to recommend the purification of the Turf and various Stock Exchanges and all other opportunities for gambling, so readily afforded in the clubs of great cities. We would refer these objectors to an able article in the *Times* of December

24th, and merely remind them, arguing from their own standpoint, that with the enormous revenue of the Establishment of Monte Carlo, the chance must be immensely against the players.

The number of suicides, letting alone robberies, defalcations, and so forth, brought to light each season plainly tells of gambling in its most aggravated form. Meanwhile this Association would warn both old and young against that enchanted ground so foully stained with blood.

SUICIDES.

The following extracts from a recently published number of *La Colonie Extrangere*, Nice, may well arouse the indignation of every reader, and it is trusted will not fail to awaken a substantial response to this request for help to suppress the gaming hell at Monte Carlo.

"In the annals of gambling one does not find an evil that causes more horrible suicides than the gambling establishment at Monte Carlo! The ruined gamester can scarcely avoid one or two ends, dishonour or death. Though the season has only just commenced, five ruined players have destroyed themselves already, and caused great scandal in the whole neighbourhood. Owing to many of these suicides being hushed up, especially those that are committed within the Principality, it is difficult to arrive at exact statistics on this point, but the following will give the reader an idea of these ghastly spectacles.

"An Englishman allows a train to run over his neck; a Russian blows his brains out; many commit suicide by drowning; a young Bavarian fires a couple of bullets into his chest; a Pole shot himself in the stomach in the middle of the gaming saloons at Monte Carlo; a well-dressed stranger shot himself in the Hôtel des Empereurs at Nice; a merchant poisoned himself at the Hôtel de la Gare at Cannes; an Austrian, of a distinguished family at Vienna, blew out his brains in a shed in the Sègurane, Nice; a lawyer threw himself from the top of the rock Rauba-Capeu into the sea at Nice; a German officer shot himself in the ear; a Hollander poisoned himself with laudanum, and another Dutch nobleman put an end to his life with his pigeon match gun in the garden of his villa at Monaco; a widow, fifty-five, poisoned herself with laudanum at the Hôtel des Deux-Mondes at Nice; she had sold her last jewel to endeavour to recover her losses at Monaco; a German shot himself twice in the chest on a seat a few steps from the Casino, and an Englishman hung himself on a fig tree on the St. Pons road. A gentleman shot himself before the Café de Paris, close to the Casino, and again a young Russian shot himself close to the Casino.

A merchant of Bordeaux blew out his brains in an apartment he occupied at the Restaurant du Cours. During a month's stay at Nice he went daily to Monaco. He left on the table the following, written with a pencil on a piece of paper, 'Preferring death to dishonour and shame.' The *valet de-chambré* of Sir Frederic J. cut his throat with a razor at Monte Carlo. A commercial traveller from Paris shot himself through the heart in his lodgings at Marseilles. He had just returned from Monaco completely ruined; an Italian killed himself on the route to Villefranche. Upon an envelope found on him was written in French, 'Donnez connaissance de ma mort au maire de Monaco.' A corn merchant of Marseilles fired a pistol into his chest at the Hotel Beau Rivage at Monaco. He had lost 10,000 francs at Roulette. A gentleman at Nice has a record of upwards of sixty similar cases of suicides. These unfortunate victims of the gambling establishment hail from every country of Europe."

A Nice Journal of January 22, 1881, publishes the following:—

ENCORE URE VICTIME DU JEU.—Le *Patriote Mentonais*, dans son dernier numero, public la terrible drame suivant qui s'est passe mardi soir.

Un homme les yeux hagards, la figure bouleversée, sortait de la salle de jeu,

en disant : "Je suis perdu, je n'ai plus qu'r mourir ! J'ai perdu *deux cent mille frans.*"

Les gardiens du Casino cherchaient à le calmer, mais le malheureux ne voulait rien entendre et arrivè sur le grand escalier il tira un revolver, de sa poche et se sit sauter la cervelle.

Quelques domestiques vinrent en toute hate laver le sang, et le jeu et la ruine continuerent.

In confirmation of the above, we give the following extract from the *Times* of February 3rd.—"The Mentone papers report two suicides at Monte Carlo. Some days ago a man rushed out of the gaming room, exclaiming, 'I am done for; I have lost 200,000f.' On the staircase he drew a revolver from his pocket and blew his brains out. The other man, wandering on the shore, was seen to sit down on a rock and rest his head on his hands. A minute after a detonation was heard. He, too, had blown his brains out.'"

What misery each of these suicides has entailed ! How many households have been ruined, wives, parents, sisters, and children plunged from comfort into poverty with all its contingencies !

In the *Times* of February 1, 1881, the Paris correspondent says :—"An influential gathering was held at Nice on Friday for the purpose of forming a committee, with sub-committee, at Cannes, Mentone, and San Remo, to agitate, by petitions to the French Government and Parliament and by public meetings, for the suppression of the Monaco gaming tables. Among those present were the Bishop of Gibraltar, Sir Walter Farquhar, General Fordyce, Mr. Charles Henfrey, Mr. R. C. L. Bevan, Colonel Evans, Colonel Kelly, and Sir Kingston James. The Committee will co-operate with that in London, and these combined efforts deserve to be crowned with success."

A petition is now being largely signed by influential foreign visitors and residents in the Riviera. Upwards of 63,000 circulars, pamphlets, and notices have been distributed by post and otherwise, in French and English, and the question of Monte Carlo is being ably discussed in the press. Over fifty newspapers, in all countries of Europe, have written in favour of this movement. The leading French and Italian papers, take the matter up very strongly, while at Nice, a daily paper *L'Independant*, edited by M. le Pasteur Lèon Pilatte, one of the ablest French orators and writers, is mainly devoted towards combating the evils of Monte Carlo.

The interests of this Association have been thoroughly advanced on the Continent by Mr. J. Alexander, a gentleman whose name has been long and honour ably associated with christian and benevolent efforts at home and abroad.

Funds are needed to forward the movement. The proprietors of the Gambling Establishment boast that their millions, which are freely used in various ways, can counteract all opposition. A powerful organisation is therefore necessary to effect the suppression of this establishment, which is shown to be instrumental in hurrying many souls into eternity. This association is undenominational. It is commenced in the fear of God and in our Saviour's name. Your prayers are also asked to save many an unsuspecting victim from utter ruin.

Contributions will be thankfully received by Henry Thompson, Esq., who has kindly consented to act as Treasurer, at the office of the Secretary, 79 Great Tower Street, London, E.C., or may be paid to his credit as Treasurer, at the Bank of England. "Monte Carlo Account." Contributions forwarded by Post should be advised to the credit of Henry Thompson, Esq., Treasurer, and the envelope addressed, The Chief Cashier, Bank of England, London, E.C.

For further information and particulars, apply to Mr. R. Stewart Clough, Sec., 79 Great Tower Street, London, E.C.

AFFLUENCE, POVERTY,

AND

PAUPERISM.

BY

JOHN POLSON,

AUTHOR OF "MONACO AND ITS GAMING TABLES."

"'The ferns loved the mountains, the mosses the moor,
The ferns were the rich, the mosses the poor.'

So runs an old distich, and the legend says that formerly each of these plants kept to its own locality, but the sun scorched the mosses and dried the roots of the ferns, while the wind beat pitilessly on both, and thus, by affliction, they were brought to a sense of their duty, and each agreed to help the other; so the tall ferns shielded the mosses from the sun, and the mosses protected the roots of the ferns from the sun, and kept them moist."

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MAY 1882
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2.

London:
ELLIOT STOCK, 62 PATERNOSTER ROW.
Paisley:
ALEXANDER GARDNER.

PREFACE.

THE following short paper on a great subject, is an enlargement of one which appeared lately in the Paisley newspapers. This will account for the references which are made in it to that good town.

But to explain, and perhaps apologise for the form of the paper, it is necessary to state its origin.

At the third annual meeting of the Charity Organisation Society in Paisley, held in December last, the writer undertook to move a resolution, commending the Society to the continued support of the inhabitants of Paisley.

In preparing some remarks in support of this resolution, he was led to pursue the subject beyond the natural limits of the resolution in hand, and beyond the limits suitable for an ordinary address at a mid-day meeting.

Having stated to the meeting that he had something more to say on the subject at some future opportunity, he was invited to take advantage of the local press for putting his views before the community. This was done on the following Saturday.

The paper excited some attention, and a request came from Edinburgh that it should be published in the *Poor Law Magazine*, and thereafter in the form of a pamphlet.

This the author has willingly complied with, the more so that applications for copies, which could not be supplied, had come from many places, and one large Parochial Board had reprinted it in pamphlet form for distribution amongst its members.

The author has availed himself of the present opportunity to revise the paper. He has not, however, altered its general form, for which he trusts the explanations now given will be a sufficient apology.

In the process of revision several additions have also been made, the two last chapters having been wholly added.

In these two chapters the subject of Pauperism is not discussed, and in respect of Affluence and Poverty, their relation to the great Labour question of the present time is chiefly dealt with.

Indeed, these two chapters should perhaps have had a different title from the rest of the treatise, such as "Capital and Labour."

Though the author is deeply impressed with the desirability of brevity in this busy age, yet he trusts that those additions will be useful, and that the paper as a whole will prove a contribution of some value towards the elucidation of one of the most difficult and important social problems of the present day.

For many of the statements which appear in this paper, the author has much pleasure in acknowledging his indebtedness to the following gentlemen:—J. Cleland Burns, Esq., Chairman of the Charity Organization Society for Glasgow; John Skelton, Esq., Secretary to the Board of Supervision, Edinburgh; Stair Agnew, Esq., Registrar General for Scotland; C. D. Loveless, Esq., Board of Admiralty Office, London; also to Mr. Campbell and Mr. Rowand, the Inspectors for the Abbey and the Burgh Parochial Boards of Paisley.

WESTMOUNT,
PAISLEY, March, 1882.

AFFLUENCE, POVERTY, AND PAUPERISM.

CHAPTER I.

"There's no dearth of kindness in this world of ours,
Only in our blindness we gather thorns for flowers."—*G. Massey.*

"See poverty to fill the land,
Which numbs the soul with icy hand."—*Gray.*

"Annual income, twenty pounds; annual expenditure, nineteen, nineteen, six—result, happiness. Annual income, twenty pounds; annual expenditure, twenty pounds, ought, six—result, misery."

HIS is the graphic way in which Mr. Micawber set before young Copperfield the blessedness of living within one's income. As affluence and poverty, two of the subjects of this paper, are very nearly related to happiness and misery, I may fairly use Mr. Micawber's wise saw in illustration of what I mean by these terms. That is to say, that living sixpence within one's income means affluence, and sixpence beyond it means poverty. For, I have no doubt, Mr. Micawber would hold his illustration good with two hundred or two thousand pounds of an income as well as with twenty—that he would allow as many "oughts" as you liked to go behind the initial figure. According to this definition, the noble Duke, who lives above his income is poor, whilst the day-labourer who lives within it is affluent.

It may seem unfair to put it so strongly as this, considering that the poverty of the rich man, which is here referred to, touches only the accessories of life, whilst in the case of the day-labourer it might deprive him of the necessaries of life. But the accessories may have

become as necessary to the rich man, as daily bread to the poor man, and the result of being deprived of them may be much the same in both cases—that is, both may die from want of them. If the loss of the accessories of life so depresses the rich man as to take away his appetite, what better is he in having bread without the appetite than the day-labourer in having the appetite without the bread. How many victims of the City of Glasgow Bank are now in their graves, who, notwithstanding the disaster that befell them, were left with bread enough and to spare, but could not eat it? Indeed, if we may judge from the suicides and the records we have of the causes of them, it is a more bitter anguish that comes from the loss of the accessories than of the necessaries of life. Taking equal numbers of those we conventionally call rich and poor, more suicides, and other desperate acts, are found to arise from loss of fortune amongst the rich, although it may not touch the necessaries of life, than from diminished earnings amongst the poor, although that may bring cleanness of teeth to them. Man does not live by bread alone.

Poverty, like cold, is in general wholesome and bracing. The greatest development of the higher life is often found in the homes of the poor. The pain of poverty calls forth the moral energy to overcome it, and in calling it forth strengthens it. It is then that men feel that though they are poor, they are not dishonoured, because they have maintained their independence. It is then that men "dare be poor for a' that." But poverty, like cold, if it does not brace up, benumbs. If it does not quicken, it kills.

Nature, though very beneficent, will not always strive. There is no waste of energy, and no misdirected effort in nature. Having failed to rouse to effort by the beneficent pains of hunger and want, she has no other means to put forth to save the man, and he is left to his fate.

It is then that the benumbing influence of poverty sets in; the moral sensibilities become deadened, the desire to rise higher, and the fear of descending lower, become feebler; the blush rises less seldom to the cheek; one by one, the things which were held most dear in life are surrendered, and content with his mess of pottage, however, it may come to him, the man sinks into pauperism almost without a pang.

It is different with those who have successfully fought the battle of life up to a point, and are suddenly threatened with discomfiture. Their sensibilities are still keen; the full tide of vitality is coursing through their veins; life is not life to them, if it offers them nothing but bread. Such find it very hard to meet social extinction. It is easier to die by cold than by fire.

In one aspect of the case, this benumbing influence of poverty is a blessing. In the struggle for existence, which is the lot, not of man only, but of every living thing on the face of the earth, the stern law of the survival of the fittest, is made less stern, by taking those who are not fit out of the way by a process of almost painless extinction. There is another aspect of the case which is not so consolatary—that is, the demoralising effect which all this has on others. Many cease to struggle for independence when they see with how little reluctance those around them accept the condition of pauperism. Like a coward who turns in battle, the example is contagious; or rather like a man affected by the plague, he spreads the disease wherever he goes.

"Did you get ony coals?" said a woman in my hearing at Paisley Railway Station two winters ago, to another with whom she was conversing. "Na," was the reply. "Catch me takin' ony o' their coals,—woman,—it would be cast up to my weans, to the third and fourth generations." "I got twa half carts," rejoined the first speaker. "I could have got more; they cam' asking me to tak' them, a' my neebors took them; ane o' them got seven half carts, her coal hoose couldna haud them a', so she selt twa o' them to a neebor man wha didna like to tak' ony."

Had there been a few more like this man who "didna like to tak' ony," or like the woman who looked ahead as to the interests of her weans, even "to the third and fourth generations," the woman who took only two half carts very likely would have followed their example and refused to take any. A public sentiment would have been created in the neighbourhood, which would have made it much more difficult for the unorganised band of coal distributors to get their coals placed. As to the "weans" of woman number two, she had probably given them an inheritance of her own independent spirit when she gave them birth, for moral qualities, as well as physical, are hereditary, and now she was comfirming and strengthening

it by her example. Probably, before the fourth generation, one of them will have become Provost of Paisley or something equally honourable, at least this is the stuff of which Provosts and other great folks are made.

Having so far defined what is meant by affluence, poverty, and pauperism, I will now state what I think should be the action of our Charity Organisation Society in relation to them. First of all, let it be observed, it is from the affluent that the funds must come. Well, if I am right in my definition, that every man who brings his wants within the limit of his means is affluent, then we have a large constituency to look to for funds, for many a day-labourer belongs to this class, and, though his contribution must necessarily be small in amount, yet it will count in many respects of equal value with the rich man's larger sum—to the giver himself, in virtue of the sentiments in his own heart which it evokes; and to the recipients, when they know that what they get comes in part from many who are only a very little better off than themselves.

Then as to the object of the society. Its name is distinctive enough as to this, that it is to improve the condition of the poor; but there still remains the question—What is the best way of doing this? There is room for diversity of opinion on this point; and what I propose is to give my own individual views, which do not commit the society, of which I am a member, in any way, nor imply that they are the principles which have guided it, or will guide it, in its work.

Keeping in view, then, the distinction between poverty and pauperism, I think the society should deal with poverty only, and leave pauperism to be dealt with by the Parochial Boards whose duty it is, and who have an organisation for the purpose older than the Charity Organisation Society, and more complete and efficient than the society has at present, or perhaps ever can have.

If pauperism is a disease, leave it in the hands of the regular practitioner. Our society is very apt to act the part of the quack doctor if it interfere. But it is said—Look at the small pittances which are given to the paupers; tell me how it is possible to keep soul and body together on that? The allowances may be too small or too great, yet those whose duty and business it is to see to that should know best. If the allowances are too small, that may be a

reason for reforming the Poor Law administration, or for liberalising the Poor Law itself; but surely it is not a good reason for outside and hap-hazard interference.

Besides, there is system and uniformity in the administration of parochial relief. If some cases are inadequately relieved, all are; and will our society undertake the work of revising and supplementing the whole cases, several thousands in number, which are under the charge of the two Parochial Boards of Paisley? Or will they even try to select the most clamant cases? They will search in vain for a boundary line, either scientific or unscientific. Every case is clamant in the estimation of the individual; and the most pushing, which are probably the least deserving cases, are likely to fare best in this way. Is our society competent to revise the investigations into cases which have been made by trained inspectors. How can it trace a case through all the doublings and windings, evasions, concealments, and prevarications which, with an ingenuity that might make the fortune of the applicant if he would apply it to honest work, sometimes misleads even the trained inspector?

The inspectors of the Abbey and Burgh Parochial Boards were invited some time ago to meet with a committee of this society to consult on such matters. Mr. Rowand, on that occasion, mentioned one case where relief had been granted, but there was a suspicion that the woman was working. It was not till after ten visits, on ten successive days, the woman being always out, and the neighbours always stating that she was out looking for work, that it was found she had full employment, the neighbours giving out all the time that the woman could get no work. This is a fair example, it is stated, of the every-day experience of inspectors in dealing with applications for relief, although the labour involved is not always so great.

Again, there is plenty of work for all the zeal and energy which the Charity Organisation Society can command, outside the jurisdiction of Parochial Boards. To prevent the deserving poor, many of whom are at all times on the verge of pauperism, from falling into it, when unexpected calamity overtakes them, either from sickness or want of work, is a sufficiently extensive field for their operations; and if any who have fallen into pauperism could be lifted out of it and made self-supporting (cases which are rare indeed), that also

might be fairly undertaken. In either of these cases, substantial but temporary help is what is required, and no amount almost should be considered too great to expend on such cases. Nothing that a poor man accepts in this way need bring the blush to his cheek. He has not surrendered his independence—he is, rather, striving to maintain it; and the society is helping him. Such help should have no stigma attaching to it. It would rather be a mark of honour, because it would be known that none but the worthy receive it. It would be a stimulus to the labouring man all through life, so to live, as not to disqualify himself for the receipt of such aid in case of need. It would be true charity, which is life-giving—blessing both him that gives and him who receives, by nourishing the glow of human sympathy in the heart of the giver, and evoking gratitude in the recipient, and stirring him up to act worthily of it. This would "redd the marches" between charity and legal relief to the poor, and clear away the confusion which at present exists, by having legal relief sometimes spoken of as charity.

The State dispenses no charity. We do not ask the State to contribute to Indian famines, City Bank failures, or East Coast shipping disasters. The State has no funds that are raised by voluntary contribution; and, where legal assessment begins, charity ends. The administrators of parochial aid perform a legal duty, and the pauper demands and receives his allowance as a legal debt. If the administrators give more than is legally due, they do an illegal thing. They dispense charity at other peoples' expense, instead of their own; and, after all, it is not charity. It is cold, because it came not from the warm heart, but from the grudging hand, and it conveys no life-giving power to the recipient. It is like watering flowers with iced water—sooner or later it will kill them.

It is this killing influence of State aid to the poor which is its worst feature—once a pauper, always a pauper, is almost an axiom. From the state of pauperism there is almost no resurrection. It is not only a deadly disease, but it is very contagious, "as catching as the small-pox," an overseer of the poor in America has described it. Mrs. Field, of Boston, U.S., says, "This *right* (to parochial aid) is one of the greatest of man's inhumanities to man. How is the law to estimate, for instance, a woman's capacity to take care of herself, or the injury to her children from receiving a pauper's fund?"

The State dreads the scandal, and possible disorders and outrages, that might ensue if any were to die from starvation. But, perhaps, it should rather dread the spread of pauperism which its aid in such cases begets, and risk the former evil rather than incur the latter. It is no new doctrine that some should die for the people, that the whole nation perish not.

The Rev. Edward White, speaking at the Charity Organisation Society Meeting in London in April 1879, said—"He had been labouring for twenty-seven years in London, chiefly amongst poor people, and before that for ten years in a small country town. . . . There were several causes in England which would be found, he believed, to have tended much to demoralise some classes of the population. One was the tendency to blind alms-giving in Christian people. Another, he believed, was the existence of an ancient and established Poor Law, only now beginning to be administered with wisdom and discernment. If they went to Germany, to the Palatinate, a part of the country which he knew well, they would find that people there started from a point of view as to alms-giving, the reverse of that taken in England. There the notion was the same as that of St. Paul—labour or death. "If a man will not work neither shall he eat." . . . The Germans proceeded on that principle. They were a charitable nation, but they were not constantly dinning into the ears of Christian people the duty of making collections for the poor. They had the notion that if the workmen would not lay up a few thalers under the thatch—if they thought proper, to die through drunkenness and improvidence, they might die; and that had had an admirable effect upon the lowest people. The very poor there were not numerous, because the poor knew full well that the rest of the industrious public would not go into hysterics if they suffered direfully for their own evil ways."

The German idea as to the treatment of the poor is more Christian than ours, although it seems more Pagan. It has a supreme regard to the interests of those who have not sinned, and will not imperil them by a spurious charity towards those who have. To preserve the independent spirit of the many is considered of more value than to preserve the lives of the worthless few.

I have said that the State dispenses no charity. It is not from love to the poor that our Poor Laws come, but for the self-preservation

of the State. If it were the spirit of charity that moves the State, then it should extend the State provision to those who, though not destitute of bread, have suffered from what I have called the more grievous loss of the accessories of life. The safety of the State is the supreme law it is said, and if the Poor Laws were necessary for that purpose, it might be necessary to pay the great price for it—the demoralisation of the poor. But an enlightened public sentiment on the subject would remove all danger to the State from the present modification and ultimate abolition of State aid. Charity belongs to the higher realms of moral and religious sentiment. In these the State has no jurisdiction. A man may be as immoral and irreligious, as uncharitable and as vile as he likes, the State has no control over him, if he performs his civil duties aright. To take money forcibly from such men and give it the poor, and say that it is charity, is a mockery. But every good man, from a good conscience, will be impelled to bestir himself for the help of the poor. It is from the individual conscience, which is supreme in its own domain, and owes allegiance to no human authority, that private alms-giving comes. And it is from the individual conscience, collectively embodied in public sentiment, that Charity Organisation Societies comes.

This is the source from which all help to the poor should come, and the interference of the State is, in theory at least, unwarrantable and injurious.

CHAPTER II.

"That charity is bad which takes from independence its proper pride, from mendicity its salutary shame."—*Southey.*

TAKING things as they are, however, and our Charity Organisation Societies, and our Poor Laws and Poor-houses as we have them, I proceed to deal with the subject of pauperism as we find it at present, and first of all, with a class of cases which require special consideration. There are many—not very many perhaps—deserving cases of a

chronic kind, whom it is impossible to make self-supporting, or relegate to relatives or private charity.

I would deprecate the Charity Organisation Society taking charge of chronic cases, therefore I would have an upper class place in our Poorhouses for such deserving cases. This upper class place would serve another purpose, that of introducing into our Poorhouses a means of rewarding the good and punishing the bad by promotion to this upper class or degradation from it to the lower. The want of such stimulus to well-doing at present is a defect in our Poorhouses. What would the world outside of Poorhouses come to, if there were no rewards for well-doing, no prizes for diligence. The Poorhouses, with this upper class provision, would then be deterrent, chiefly to those who, by ill-doing, had lost their claim to anything much above a prison. But even to them, hope would not be entirely gone, for by well-doing they might be promoted to the upper class.

Having thus made provision in the poorhouses for the deserving poor, suffering from chronic disability, I would make further provision for deserving cases by asking all churches to take charge of their own poor, who, presumably, would all be deserving. I know that there are difficulties and perils in the way, but the heavenly wisdom which should, in a Christian congregation, be superadded to the wisdom which is common to mankind in general, would surely avail to overcome the difficulties, and guard against the perils.

Finally, I would invite private individuals to attend to cases which come naturally within their sphere, either as respects neighbourhood or social relationship of any kind—for, after all, there is no organisation equal to the private hand and the loving heart of the individual giver, for calling forth the best sentiments in the heart of the recipient.

All others, that were not fit subjects for the Poorhouse, I would leave to the Charity Organisation Society.

Having thus disposed my forces, I would boldly attack pauperism in its stronghold by abolishing out-door parochial relief, for it is never the poorhouses, it is always out-door relief which the poor man looks forward to as his refuge in the time of need. If that were gone, and the poorhouses only left in view, he would strain every nerve to keep far away from them ; and to qualify himself by a good

report for well-doing, for receiving aid in case he should need private or charity organisation help. He would be as careful of his reputation as the Hindoo is of his caste.

In my reading in connexion with this subject, I have been astonished at the unanimity of sentiment as to the evils of—I will not say indiscriminate charity, for no one questions that, but charity dispened by incompetent persons or in a desultory manner. To begin as far back as the days of Greece and Rome, the evil was recognized even in these far-distant times. Demosthenes denounces the State doles at Athens as the ruin of the noble sentiments of the citizens, of their manly independence and self respect. "These perquisites," he says, "are like the diet ordered by physicians for the sick—they neither impart strength nor allow the patient to die; so your allowances are not enough to be of substantial benefit, nor yet permit you to reject them and turn to something else." A writer on the subject says :— "When the profession of demagogue was set up in that State (Athens) the pauperising practice came in of paying citizens who acted as jurymen, and, later still, this payment, which amounted to about 4½d. for each citizen, was extended to poor citizens, whenever in that polity of universal suffrage they choose to attend the sovereign assembly of the people." And, again, "Largesses were often made to the populace from public funds—that is, at the expence of the taxpayers—on the motion of this or that interested demagogue." These are some of the doles to which Demosthenes refers.

The great commercial maritime state of Rhodes adopted the wiser plan of relieving the poor by giving them employment in public works. Although public distribution of corn to the indigent seems also to have been sometimes made.

In the latter days of Rome, a mass of poverty had grown up, owing in part to the constant wars in which the State was engaged. One of the brothers Gracchi passed a law providing that corn should be sold at a fixed low price, the loss being made up by the public treasury. He also revived an old law, that no citizen should possess more than five hundred *jugera* of land. This latter law, however, never came into force—it was so opposed by the aristocracy; and, as the only means of defeating it, Gracchus was murdered; and his brother, afterwards making the same attempt, shared the same fate. However, the other law came into force, as to the selling of the corn

at a low price, and Cicero writes thus of it:—"This law gratified the lower orders, for they had a plentiful supply of food without working for it. The respectable citizens disliked the law, because they thought that by it the lower orders were turned away from industry to sloth, and because they say that the treasury was being exhausted by it." After some years' experience of it, the people, in full assembly, repealed the law. Later on food tickets were distributed to the poor by the Emperors. Both Juvenal and Persius speak contemptuously of this degrading system.

We all know how the early Christians sold their possessions, and distributed to every man as he had need. But these distributions were limited to those who were of "the household of faith;" and the outside persecutions of those times made the company inside the household very select. The work of the inspector would be very easy, the cases would be nearly all genuine.

Later still, and all through the middle ages, the monasteries were the great almoners of the poor; and we know how, on pretence of the benefits it was doing in this way, and for other so-called cogent reasons, the Church was rapidly absorbing the entire wealth of the country, and demoralising the people by raising up a host of beggars, lay and clerical, and unsettling all regular industry.

The Rev. Dr. Burns, of Paisley, writing on this subject in 1819, says—"After the commencement of the Reformation, Henry VIII. sequestered all the hospitals and demolished all the monastic institutions. By this means the poor were reduced to absolute want, particularly as private charity was a virtue hardly known, there having been so little occasion to exercise it. In addition to this, it is obvious that the habits of indolence and improvidence which the monastic institutions tended so strongly to cherish, had the effect of increasing tenfold the evil which they were intended to cure."

According to Fletcher of Saltoun, if his statement on the subject may be accepted in full, previous to 1698, the period at which he writes, there were 200,000 door-to-door beggars in Scotland, and it was not safe to refuse them their *awmous*, the customary dole of a *gowpen* of meal; there might be as many as forty calls at one door in a day; after they had got their meal bags filled, they adjourned to the nearest market town, and sold the contents at a large reduction

from the ordinary price, and the proceeds were often spent in carousals at some public house.

In England, the various Acts passed for the relief of the poor culminated, as to their extensive provisions for this object, in the Act of 1815, known as East's Act. The workhouse test was abolished; Justices of the Peace were empowered at their discretion to supersede the decisions of the overseers of the poor, and to order out-door relief in any urgent case that might come before them. In working out the Act, urgency was in every case assumed, and it was left to the overseers to prove the contrary. The current of public opinion being at the time all on the side of the applicant, the overseers, after frequent failures to prove the negative required of them, ceased to strive, and generally allowed the application to pass by default.

Surely this would be the millennium for the paupers at least, whatever it might be for the landowners. In 1832, seventeen years afterwards, the Poor Law Enquiry Commissioners report, "that it will be necessary to pass an extensively remedial measure to prevent the destruction of landed property, the diversion of capital from the cultivation of the land, and the utter demoralisation and pauperisation of the great mass of the population—to prevent, in short, national ruin." One of the results specified is as follows:—"In the parish of Cholesbury, in Bucks, all the land was given up by the farmers and offered to the assembled paupers, who refused it, saying they would rather continue under the old system. In this parish, relief, so far from diminishing indigence, increased it to its utmost limits, insomuch that the rector of the parish, the Rev. H. Jeston, whose whole living had been absorbed by pauperism, relates that "the rates having swallowed up the rents, the parish officers threw up their books, and the poor, left without any means of maintenance, assembled at my door, whilst I was in bed, and applied to me for relief and food." Again, he says—"The present state of the parish is this—the land almost wholly abandoned (sixteen acres only, including cottage gardens, being in cultivation), the poor thrown only on the rates, and set to work upon the roads and gravel pits, and paid for this unprofitable labour at the expense of another parish."

The Poor Law Commission of 1834, which followed this Enquiry Committee, says—"That out-door relief ought to be abolished,

because it is the fruitful parent of pauperism, the very evil it is meant to check."

In Hanna's Life of Dr. Chalmers, we read—"At Kilmany, the receiving of parochial aid was felt to be almost a reproach, and it was frequently refused. But Mr. Chalmers noticed, and was much struck with the fact, that when those who, if they had remained in his parish never would have suffered their names to appear in the poor-roll, removed to Dundee, and there became claimants upon the legally-enforced liberality of the public, on their return to Kilmany, exhibited a tone of feeling and line of practice altogether changed. It was common enough for those who received aid from a kirk-session administering the free alms of the people, voluntarily to relinquish what had thus been allowed; but such conduct was never exemplified by those who had become paupers at Dundee." Hear Dr. Chalmers himself on the subject. He says—"It is in the power of charity to corrupt its object. It may tempt him to indolence, it may lead him to renounce all dependence upon himself, it may nourish the meanness and depravity of his character, it may lead him to hate exertion, and resign without a sigh the dignity of independence. It could be easily proved that, if charity were carried to its utmost extent, it could unhinge the constitution of society. It could expel from the land the blessings of industry—every man would repose upon the beneficence of another—every excitement to diligence would be destroyed. The evils of poverty would be multiplied to such an extent as to be beyond the power of the most unbounded charity to repress them."

At the London Charity Organisation Society Meeting, held in London, on 13th April, 1880, the Duke of Northumberland, who was in the chair, said, that since it had become known that he was to take the chair on this occasion, he had been beset with letters containing all manner of complaints against the Society; one of them ran thus—that "The history of Christianity for 1800 years found only one instance of an institution formed for the purpose of stemming, and, if possible, drying up the generous flow of charity." At the same meeting, Lord Derby said, "It is never a bad day's work to get a rascal punished. . . . If they preyed only on well-to-do people they would still be a social nuisance, but as a matter of fact, they get their living by preying on the poor. . . .

Nobody can doubt that far more would be given than is given now, if it were not for the doubt which charitable persons continually have as to whether they are really doing good or the reverse."

At the annual meeting of the same Society, held on 5th April, 1879, Sir Arthur Hobhouse, Q.C., said—"When he emerged from college life and came to London, he was much puzzled by many social problems, but the most puzzling and terrible of all the problems, was that which resulted from the inequalities of conditions in this life. . . . Well, in those days he thought it was his duty to give what little he had (and it was little enough) to those who appeared to be miserable objects; but he had a brother, older and wiser than himself, who worked on the Committee of the Mendicity Society, who pulled him up, and after several scoldings, ultimately persuaded him not to give except in connection with that Society. . . . Then came another bit of experience. An old schoolfellow of his took orders, and was placed in one of the poorest parishes in the heart of London. He threw himself into his work with great ardour, and he (Sir Arthur Hobhouse) for some two or three years, whilst he was a student or a briefless barrister, helped, or tried to help him in his parish. They were both young, and had a great deal to learn, and amongst the things they learned were these: how easy it was to demoralize people by injudicious gifts, how useless it was to attempt to raise chronic poverty by the mere administration of doles, and how impossible it was to know what any one was getting, unless there was some concert between the various donors of good things. . . . It resulted in him laying down for himself the following rules:—1st. Never to give without inquiry; 2nd. Only to give when there was hope of tiding over some temporary pressure, and setting the recipient on his legs again, unless he made up his mind to treat the recipient as a pensioner on him for life; and 3rd. To leave the chronic and the helpless cases to the Poor Laws."

The folly of administering small doles, which I suspect is the general way, both with private individuals and Charity Organisation Societies, is thus referred to in a paper read at a conference of Charity Organisation Societies, held at Exeter Hall on 5th May 1881—"The young committee drops into the lazy plan of quieting its conscience, and getting rid of applicants by giving a small dole

to each. A woman whose husband is ill, or out of work, comes to you for aid, and you give her a ticket for 3s. worth of groceries. She thanks you and departs, but next week she is just where she was before, *plus* the strengthened habit of depending on charity. What ought to have been done was, to give adequate relief—meet the necessities of the case, give as much as maintain the family until the husband get the employment promised him in a fortnight, or as would set her up in a little business by which she hopes to earn a living during his lingering illness."

A. B. M'Grigor, Esq. LL.D., presiding at the seventh annual meeting of the Charity Organisation Society in Glasgow, on December 1880, said—"The circumstance that more than one third of the applicants had been unworthy of receiving charity, gave a very striking lesson as to the absolute practical selfishness of indiscriminate charity."

CHAPTER III.

"What is even poverty itself, that a man should murmur under it? It is but as the pain of piercing a maiden's ear, and you hang precious jewels in the wound."—*Richter.*

I HAVE already, for the sake of bringing it in in its chronological order, given some quotations as to the evils of out-door parochial relief. I now return to this department of the subject.

The Board of Supervision in a recent circular to Parochial Boards, says—"That information clearly establishes—1st. That a judicious but firm and vigilant use of the poorhouse test has a marked effect in diminishing pauperism. 2nd. That it is not attended with any evil consequences, such as the occurrence of crime and vagrancy. 3rd. That the great majority of the paupers by whom the poorhouse has been refused, become self-supporting, or are supported by their relatives."

Mr. George Anderson, M.P., at the Annual Shepherd's Festival in December, 1880, says—"Undoubtedly it is an unhealthy characteristic of the Poor Law, that while it relieves distress, it sows the seed from which a large crop of pauperism is sure to fructify, and which,

to a large extent, saps the foundation of the independent character of the people."

A beginning has already been made in the abolition of out-door relief. First of all as respects our own country. Three large parishes in the east end of London have abolished out-door relief, as respects the giving of money at least. At a meeting of the council of the Charity Organisation Society in London, held in May, 1880, the chairman said—"The policy of the guardians in the unions of St. George's-in-the-East, Stepney, and Whitechapel, by whom the provisions of the Poor Law have been strictly enforced, has practically abolished out-door relief in these unions. The result has been a saving to the ratepayers of at least £16,000 a year. In-door relief not having within the same period materially increased."

The Rev. Brooke Lambert, vicar of St. Jude's, Whitechapel, speaking of the same thing, says—"I thank God I have lived to see the parish of St. Judes in a different condition to what I once knew it, when every winter day a crowd of from 60 to 100 might be seen outside the church door waiting for those fatal tickets, which are like a rotten rope thrown to a drowning man, because they create a hope which no ticket system can ever realise, and makes the person who gives them think he is satisfying the needs of the poor, while he is only increasing their shiftless dependence." To prevent this system from pressing hardly on the better classes of the poor, the Tower Hamlets' Committee, virtually a Charity Organisation Society, was instituted, and the report of that Society says, "that their preconceived opinion has been justified, that the number of cases in which the wisely-intentioned severity of the Poor Law might press hardly, would be few."

Turning now to America, we can see the results of the abolition of out-door relief in two important places—Brooklyn and Philadelphia. At a National Conference of charities, held at Boston on 26th July, 1881, in a paper read by Mr. Seth Low, of Boston, he says—"Referring to the condemnation of the system *(out-door relief)* in England, by such writers as Professor Fawcett, by May, the author of the Constitutional History of England, and by Sir George Nichols, the author of the History of the English Poor Law, the secretary *(of the Massachusetts State Board of Charities)* proposed a

series of seven questions, with the view of obtaining the results of out-door relief from the experience of the overseers of the poor. Answers were received from 160 towns, enough to give a complete view of the system." . . . "It was thought that, however great the disadvantages of out-door relief, it would be impracticable oftentimes, particularly in cities, to exclude it entirely. The alms-houses, unless built of mammoth proportions, it was feared would not hold all the paupers."

Notwithstanding these fears out-door relief *was* abolished in Brooklyn, New York, in 1878. The extent to which relief had been administered in that city during the last years of its existence, is shown by the following figures :—

Persons Relieved.

1875	1876	1877	1878
35,850	44,208	46,350	Coals only.

Since 1878 no out-door relief has been given. The populations of the alms-house and hospital before and after the change, indicate as nearly as possible the number wholly supported by the county during these periods.

Persons Supported.

1875	1876	1877	1878	1879	1880	1881
876	1,107	1,371	1,371	1,389	1,199	1,171

The small increase in the numbers in the alms-houses after 1877, and the subsequent reductions are most remarkable.

In 1879 Philadelphia likewise abolished out-door relief. The population of the various city alms-houses in September of the following years, was—

Persons Supported.

1875	1876	1879
3,488	2,599	2,036

On September 30, 1880, the total population of the alms-houses was 2,008, so that in Philadelphia also out-door relief was abolished,

apparently without increasing the number of paupers wholly supported by the city. The most remarkable part of this statement now follows—it is this. "*A similar diminution in the call on private funds is also to be noted.*"

Let us turn now to the Jews, and see if we can learn anything from them on these questions. The Jews, in our country, at least, do what I desire to see all Christian churches do, take charge of their own poor. No Jew is in any circumstances permitted to accept parochial aid. But in the department of their Charity Organisation, which provides for deserted wives, so much has the large-heartedness of the community been abused by feigned or collusive desertion, that the chairman of the Society in London, at the annual meeting held in March last, says—"It is a blot on the administration of the Board that there are so many deserted women who are left with their families in England. The evil is a growing one, and there is a point at which the system will break down. There are 160 families now thrown on the community; let the number rise 600, or 1600, there is a point at which the community will say, we will not accept the charge, but avail ourselves of the facilities which the Poor Law affords in such cases."

There is a fund raised every year by Jews throughout the whole world for the benefit of the poor Jews in Palestine, one of the objects of it being to encourage Jewish immigration into Palestine to keep the house warm for the return of the Jewish nation to the home of their fathers, when they shall have ceased their wanderings over the face of the earth. This fund is called the "Haluka." A correspondent of the *Jewish Chronicle*, writing from Jerusalem in August, 1880, says—"In regard to the 'Haluka,' I am powerless, and I see no immediate prospect of a reform. Here, at Jerusalem, the Rabbis, the heads of the Hebrew communities, and the convents, distribute money and provisions, and sometimes pay taxes and house rents, ostensibly in charity, but practically in support of indolence and in encouragement of poverty."

Mr. Cazalet, an English gentleman whom I know very well, amongst his many philanthropic schemes, takes a great interest in the colonisation of Syria by Jews. Writing on this subject in December, 1879, he says—"If the regeneration of Syria is to be attempted, it must of necessity come from without, and can only be

brought about by the influx of an industrious and more enlightened people." Referring to a committee proposed to be formed for this purpose, he says—"The first step of the new Board would be to regulate the 'Haluka'—the alms-money which at present corrupts and demoralises the Jewish population. It would be wiser to abolish the present distribution altogether, and to apply the moneys received to the endowment of a Hebrew University at Jerusalem."

CHAPTER IV.

"Everything in the world may be endured except only a succession of prosperity."—*Goethe.*

"Providence certainly does not attend merely to the interests of individuals, but the profound wisdom of its counsels extends to the right ordering and the betterment of all."—*Humboldt.*

ET us now turn back again for a moment to times long past, to show how uniform has been the experience as to time as well as to place, of the evil effects of the misdirected charity. In the year 1788 an institution was formed in Hamburg for the relief of the poor there. Of 110,000 inhabitants in Hamburg at that time, 7000 were in need of relief, besides about 2500 in hospitals. This large amount of distress had been caused by severe winters, heavy taxes, bad trade, and the attraction of great numbers of the poor from neighbouring countries, in hope of finding employment. The zeal and efficiency with which the Hamburg committee performed its work, have made it notable, and frequent reference has been made to it since that time. Its experience is summed up in the following maxims:—"That every allowance which supersedes the necessity of working becomes a premium to idleness. That labour, not alms, should be offered to all who have any ability to work, however small that ability may be. That 1s. which the poor man earns, does him more real service than 2s. which are given him. That if the manner in which relief is given is not a spur to industry, it becomes in effect a premium to sloth and profligacy."

Baretti, writing about the beginning of this century an "Account of Manners and Customs of Italy," says—"In Italy, there are about 70,000 mendicant friars—the hospitals freely receive, without any inquiry or discrimination, all applicants. Parents who will not maintain their children, as well as those who cannot, may send them to the foundling hospitals, into which they are admitted by the mere ringing of a bell; and street begging is universal."

"In traversing the streets of Seville," says Mr. Townshend, writing about the same time, "I was struck with the multitude of beggars clothed in rags, and was at the first inclined to attribute this to the decay of trade; but, upon examination, I found a more abiding cause in the distribution of alms at the Archbishop's palace and at the gates of twenty convents daily, and, without distinction, to all who made application for relief."

I can testify from my own observation that the curse of mendicancy rests upon these two countries to this day. Last year, for example, when driving from Naples to visit Mount Vesuvius, we were not out of reach of the whine of beggars all the way. We were almost in personal contact with them indeed, for they kept running and whining at the side of our carriage, some thrusting a shrivelled arm, or some disgusting physical deformity or ailment, almost in our faces. There never was more than one at a time, however, and they seemed to have their appointed beats, for as soon as one gave up the chase, another began it. I presume this was a point of etiquette with them. As to Spain, I travelled through it from north to south a few years ago, and I can testify that bad as Italy is, Spain is worse. At one wayside railway station, the beggars on the platform were more numerous than the passengers in the train. The only restriction put on them was, that they were not allowed to mount on the steps of the carriages whilst plying their calling, but even that was ill-observed. At another station, Aranjuce, a little south of Madrid, whilst our train was standing there, a Spanish gentleman who was travelling with my party told us that, about a year before, an English Countess gave to one of the beggars at this station an English sovereign—whether by mistake or not, our friend did not know. The man did not know the value of the coin. Probably he had never seen gold before. Possibly he never had even a silver coin in his possession, so utterly wretched are the lower orders in these parts.

Whether his coin ranked above or below silver in value he did not know. He had to make inquiries in the town to get these doubts solved. The effect on the beggar, as the extent of the value of the coin began to dawn on him, our informant did not state, and it did not much matter; but its effects on the community were extraordinary. The whole town was stirred from its centre to its extremity. Industry was almost suspended. Not the beggars only, but many who seldom or ever begged before, rushed to the railway station at the arrival of every train, in the hope that another English Countess would pass that way. "The excitement continued for months, and the town has no more than recovered yet," said our friend, "from the disastrous effects of that unfortunate gift."

As respects our own good town of Paisley, it would require many sovereigns to do the same injury to it. For two reasons—first, because the sovereign is not of so much value here, and, second, the people are not so easily moved. That is to say, the thing to be moved is weightier, and the lever by which it is to be moved is relatively lighter; but it is only a matter of degree. "Give me a fulcrum," says Archimedes, "and I will move the world." Give me money enough, and I will stir Paisley to its very centre, even as that Spanish town was stirred. £1000 would not do it, perhaps £100,000 would not do it; but it is only a question of degree. Give me money enough to distribute in charity, so called, and I will do more real harm to Paisley in one year than all the bank failures and commercial crises of the present century have done. Indeed, these disasters do no real harm; or rather the harm is not in the suffering which attends the disaster, but in the evil which causes it. It is in the over-trading, reckless speculation, and mad commercial gambling, that commercial crises originate; and the suffering which ensues is not the evil. The disasters which ensue bring suffering and distress to many, but to the community, as a whole, their purpose and their results are beneficent. As to their material results they bring back to its proper limits the over-trading tendency of commerce. They are like the billious attacks which relieve the physical organs when they have been gorged by overeating, and prevent ruin to health, or ultimate death. And as to their moral effects they have the same wholesome bracing influence on the community which poverty has on the individual. Uninter-

rupted prosperity is as dangerous to the well-being of a community as of an individual.

But the charity, so called, of which I am speaking, is evil, only evil, and that continually. It has not one redeeming quality, unless it be the pleasure which it gives for the moment—but it has this in common with almost all evil things: it is sweet in the mouth, but bitter in the belly.

Let me refer back for a moment to Baretti's condemnation of the foundling hospitals formerly common in Italy and all Roman Catholic countries, and to the evil results of them in relieving parents so easily of the care of their children. Excepting curative institutions, where the object is to restore the individual to his position of usefulness in the family from which he has been taken, I have doubts as to the wisdom of the *furore* that is coming upon us for public institutions of so many kinds. I am jealous for the honour of the family institution, and the conserving of its inestimable blessings to mankind. I know, from extensive observation that bringing up children in a poorhouse, for example, is a great evil. Boarding them out into families is infinitely preferable, even where the circumstances of the family *seem* not so advantageous for the good upbringing of the child as those obtainable in the poorhouse; and conditions *apparently* favourable can be obtained in a poorhouse to a greater extent than at first sight appears. Scotland has the honour of having discovered the advantages of the boarding-out system long ago, whilst England is only now beginning to follow. At a Conference of Yorkshire Poor Law Guardians held at Leeds, in December, 1880, the Chairman of the Boarding-out Committee of the Leeds Union said, "We now look with a critical eye on the arrangement called the *barrack system*. . . . The cottage houses or orphanages are valuable. By grouping twenty children in a house, under the care of a mother or matron, there is some approach to family life, but after all it is an artificial arrangement, and therefore not equal to the depauperising process of grafting these children into the family life of a labouring man and woman, who become the foster parents."

The same objection, I submit, applies to all such "barracks," as they are here called, where the helpless are congregated together either for the purpose of benefiting the individuals removed, or the

families from which they have been removed. It has a captivating aspect certainly—the relieving of poor families of the care and burden of their helpless members. But are these helpless creatures *only* a care and burden. Have they no mission for good in those families where Providence has placed them? And as to the helpless individuals themselves, are they really happier for the change? I put this question one Sabbath morning to a friend in London, when we saw from our window a troop of thirty or forty cripples marching past to church. They were making the stillness of the Sabbath morning hideous by the resounding thuds on the stone pavement of their thirty or forty different-sounding helps to locomotion. My friend had pointed to them with natural satisfaction, as being inmates of the cripples' home in the neighbourhood, in which he took an interest. Are they happier, I said, in the monotonous routine of hospital life, each seeing his own infirmity reduplicated thirty or forty times every day, and every hour of the day? I wonder whether penury, and even squalor, in some family circle, would not be a happier lot than that they now have, with all its abundance and good order, and seeming freedom from care. The idea was new to my friend, I wonder if it will be new to any of my readers. Greenwich Hospital is discontinued as a home for naval pensioners. Partly, I presume, because boarding-out is found to be better.* And Sir

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* I may be pardoned for giving the following extensive foot-note respecting Greenwich Hospital; it so far bears out the principle I am contending for, and besides, it is so typical of the rise and progress, and the ultimate decay of the "barrack" or monastic system. I take the statements from a return ordered by the House of Commons, dated 25th July, 1881.

Greenwich Hospital was founded by King William III. and Queen Mary, in 1694.

They granted by letters patent, in 1694, the unfinished palace of King Charles II., with land in the manor of East Greenwich, for the use of a hospital for the relief of seamen, their widows and children. The King shortly after this granted £2,000 per annum towards carrying on this Hospital.

In 1699, His Majesty gave £19,500 in aid of the Hospital arising from fines laid by the House of Peers on certain merchants and smugglers, and in the same year a lottery was projected, called "The Charitable Adventure," which, however, produced only £600.

Gabriel Wood's palatial home for aged seamen at Greenock ought to be discontinued, judging from the cheerless aspect of the building, notwithstanding its architectural magnificence and the wearied unrestful look of any of the inmates who are seen moving about.

Then as to the growing interest that is being manifested in picking up the *waif* children of our great cities and working them up into useful members of society, it seems ungracious and unwise to say a word on this department of charitable effort except by way of en-

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In 1700, the Earl of Romney granted to this Hospital his market at Greenwich, and in the following year the Crown granted some valuable lands.

In 1705, Queen Anne gave the effects of Kid the pirate, amounting to £6,471.

In 1707, Robert Osbolston devised property to the value of £20,000.

In 1708, the forfeited and unclaimed shares of prize and bounty money were given to the Hospital.

In 1710, a duty was laid upon coals and culm, which was to be applied to the building of fifty new churches, and towards finishing the building of Greenwich Hospital and the chapel, £6,000 a year being granted out of the duty, which was afterwards continued for a longer time by George I.

In 1735, the rents and profits of the forfeited estates of the late Earl of Derwentwater were applied towards furnishing and completing the Hospital.

In 1881, the capital of Greenwich Hospital amounted to £3,520,501, the annual income from which was £161,479.

Such was the liberal provision made for the aged and infirm seamen of the Royal Navy, and for their children, and for the widows and children of those who had been slain or disabled in the service. Let us now see the results.

The number of in-pensioners, commencing at 100 in 1705, increased, till in 1814 the maximum of 2,710 in-pensioners was reached.

This number continued without much variation till 1849, when the numbers gradually began to decrease, until in 1865 the in-pensioners numbered only 1,400; and in spite of every effort and inducement,—such as weekly money allowances, and extra allowances to married men,—continued to decrease, "*the better class of seamen rarely availing themselves of the privilege of becoming in-pensioners.*"

It was then that Greenwich Hospital was converted into an infirmary, and the system of out-pensions established.

In 1869, the number of in-pensioners having in the meantime decreased to between 300 and 400; additional facilities to leave the Hospital in the form of out-pensions were given. All the then in-pensioners ultimately availed themselves of the offer, except a few old bed-ridden men, who were transferred to the various naval hospitals.

The report goes on to say:—"Greenwich Hospital was thus disestablished by the suffrages of the very men for whose benefit it was originally founded." The report further says:—The reasons alleged for this reluctance to enter the institution, and consequent reduction in the numbers, were the deaths of the survivors

couragement. Yet, may not even this be overdone? May the number of the *waifs* not be increased by the very efforts made to reduce them? May the supply not keep pace with the demand if parents are too easily relieved of the care of their offspring? Besides, what effect may it have on the faithful but poor parent striving to the death to do well for his child when he sees the child of the worthless parent, without toil or labour, entering into an inheritance of blessing which he is striving in vain to secure for his child?

As bearing partly on this subject, and partly on the general questions of the evils of out-door relief, I give here the remarkable results that have followed what may appear at first sight the harsh rule which is now generally adopted by Parochial Boards, of offering only the house to applicants for relief with illegitimate children. I can only give at present the statistics of one district in Scotland, but I believe it fairly represents the whole. That district extends from Kincardineshire in the north to Wigtonshire in the south, and comprises 468 parishes. The number of cases of illegitimacy (mothers

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of the old war, the long subsequent peace, the decreased naval armament since 1815, the extension of commerce, and the general progress of the country, increasing the demand for old man-of-war's men in the merchant service, and facilities for obtaining light employment; but principally from the much greater facility with which out-pensions are now obtained; and lastly, the *monastic character of the institution.*"

Greenwich Hospital School was established in 1712, for the purpose of clothing and educating the sons of the pensioners, and ultimately of seamen in general.

In 1712, there were only 10 boys; in 1730, 60; in 1790, 150; and in 1803, 200. The Royal Naval Asylum was united with Greenwich Hospital School in 1821; and the two schools had then, in all, 800 boys and 200 girls.

In 1841, the girls' department was abolished, "in consequence of the evils that existed from the propinquity of the sexes."

In 1876, the school was increased to 1,000 boys; and these are now taken in according to a standard of physical strength, and height and measurement of capacity of chest, and specially trained up for entry into the Royal Navy. Out-pensions from Greenwich hospital funds, are now given to aged or disabled seamen and mariners, and also to their widows and children under various conditions, but they all bear the general character of out-pensions.

This may seem capable of being used as an argument in favour of out-door-parochial relief, but without discussing the merit of the system of the out-pensions, it may be sufficient to observe that past service to the State is the qualification necessary in the one case, while it is simply destitution in the other.

and children) chargeable on 1st January of each year in the following years were :—*

1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.
3,208	2,852	2,194	1,850	1,486	1,288	1,214	1,136

When the increase of population during these years is taken into account, it adds something to this extraordinary decrease of applications. Of course a decrease in the numbers to whom relief is granted does not necessarily imply a decrease in illegitimacy; but inspectors of poor, and others conversant with the subject, assure me that the refusing out-door relief in such cases has materially decreased the *cases* of illegitimacy. The returns of cases of illegitimacy by the Registrar for all Scotland during these years partly confirm this statement. It is as follows (I give it as per cent. of the number of births) :—

1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	1881.
9·0	8·7	8·6	8·58	8·35	8·36	8·46	8·42	8·29

Perhaps we err in devoting so much zeal to the mitigation of the suffering we see around us, and neglect too much the evil which is the cause of the suffering. A wise physician does not devote his chief attention to relieve the pain, but rather to cure the malady. Opiates and anæsthetics would give immediate relief, but perhaps they would hinder the cure.

Suffering is not in itself an evil. It has a beneficent purpose. It was a good thing for the prodigal son that he came to be in want in the far country. It was a good thing for him that there was no Charity Organisation Society nor out-door parochial relief there. If they had given him to eat, he would probably not have thought of his father's house. After he had fairly set out on his way home,

* Since the above was written, I have obtained a copy of the return *(of mothers only)* chargeable throughout the whole of Scotland, comprising 886 parishes, on account of illegitimate children at 1st January in each of the following years :—

1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	1881.
2,069	1,763	1,364	1,126	942	835	748	725	736

however, a pair of shoes or anything else that he needed for the journey would have been well bestowed.

The forces of nature seem utterly blind to human suffering. They proceed on their course of beneficence and destruction with equally steady step. They crush a worm or destroy a village with equal composure. You should not have built your village there, is their only response to the agonised cry of the doomed inhabitants as the landslip from the mountain side goes thundering down, to overwhelm them.

And thou, O, Sea! what a devouring monster thou art to many. In thine anger how fierce, and in thy rage how terrible. And yet the sailor loves thee, for thou art a noble foe: And all men bless thee, for, like thy Great Creator, thy tender mercies are over all thy works.

And thou, O South Wind! so kindly in the gentle zephyr, how terrible thou art in the wild tornado, and yet in both, thy mission is beneficent. It is in thy haste to bless the many, that thou bringest destruction to the few. Shakespeare, who knew all things, recognised this when he said—

> There is some soul of goodness in things evil,
> Would men observingly distill it out.

It is as I have said, no new doctrine, that some should die for the people, that the whole nation perish not. The Saviour of the world died, that the whole world should not perish.

Again, the Saviour of the world made His great sacrifice on the Cross to take away the sin of the world. Excepting His works of healing, He did nothing to take away the suffering that was in the world. He himself came into the world to suffer, and was made perfect through suffering. Therefore, he never sought immunity from suffering. He never called down the "twelve legions of angels" to relieve Him from the suffering. On one occasion an angel was seen, not relieving Him from the suffering, but giving Him strength to bear it.

The Roman Catholic Church, which is the largest institution, and has the most perfect organisation the world ever saw, in its early days, looked round with pitying eye upon the suffering in the world and from high and good motives, I believe, set to, with all its mighty power, to remove it. To this end, it inculcated celibacy and poverty—

poverty for the individual however, not for itself. (The Church of Rome seeks, what Christ refused, "all the kingdoms of the world, and the glory of them). It established convents and monasteries, hospitals and charity organisations, to such an extent that neither parent nor child, widow nor orphan, stranger nor wanderer, friend nor foe, needed to go without food or shelter, and yet the result has been a failure along the whole line, and we are only now finding our way back to first principles.

At the head of these stands the family institution, which was instituted in paradise, and has continued all down through the ages, and will continue till time is nó more, and even when sun and moon have ceased to shine, and all have been gathered into the one great family above, there will still be the "many mansions," which will perpetuate the family relation through eternal ages.

Next to that is the relation of master and servant, or if these terms offend any of the long-eared people of the present day, I will call them employers and employed. Regular daily employment under the great captains of industry, who are so much spoken against, is, next to the family relation, the greatest blessing of society and the surest defence against evil in the individual, and it is a God-appointed institution.

I remember reading somewhere a story illustrating this. A man died and left his fortune, £20,000, to be divided equally between his two sons. They both recognised the duty of being faithful stewards, but they took different ways of acquitting themselves of that duty. One set aside a portion of his inheritance to be distributed as a charity, so that he might with a good conscience settle down and enjoy the rest. With this portion he made a gift of a few pounds to every family in the village where he resided. The other invested his £10,000 in a spinning factory. Ten years afterwards the results of the two modes of fulfilling the obligation of being faithful stewards were noted, and they stood thus:—Of the gifts of money no trace remained, except here and there a worn-out bonnet or shawl, or some little article of furniture. But there was a long list of bad results to set down on the other side of the account, such as, that the head of a household, when he got the money into his hand, put his hat on his head and went out to enjoy himself, and had never done any good thereafter. The balance of the account

was very much on the wrong side. On the other hand, the mill had given regular employment to a large number of people during all these years, and fostered habits of industry and regularity, and diffused happiness and comfort through the whole village. Besides, the enterprise had been successful. The £10,000 had become £20,000, the mill was about to be doubled, the village increased, and the mill-owner, working in the God-appointed lines of action, had made his inheritance a blessing to himself and all around. Even if he had been seeking his own ends only—which is the sweeping charge brought against the employers of labour by many in the present day—still, being in the appointed line of action, he could not have helped being a blessing to the community, however much he might have failed in having his labour, even his success, made a blessing to himself.

CHAPTER V.

It's hardly in a body's power
To keep at times from being sour
To see how things are shared,
How best o' chiels are whiles in want
While coofs on countless thousands rant
And ken na how to wair't.
Burns.

T is hard for the poor man to keep from being a little "sour," when he sees such inequalities in the condition of man. It is hard for him to be contented with his lot, when he sees the rich man driving past in all the trappings of pomp and luxury, whilst he can scarcely get shoes to keep his feet off the cold pavement. Or when returning home from his work on a winter evening, he sees through the window of some house, a blazing fire, a cozy room, and the family seated at a well covered table, surrounded by every comfort; whilst he is going to a cheerless home, where there will hardly be coals enough in the house to cook his supper.

Still more trying for him will it be, if he has been spending his strength all day, seeking for work and finding none. Trade is bad,

every one says to him, and they can give him no work. With what sinking of heart he looks at his last shilling, and then looks in vain for one ray of light in the dark future. The oft-repeated words—"no work! no work!" have become to him like words of doom, and if it were not, that in some cases they have been uttered with a kindly look, and a sorrowful tone, he would feel as if he could curse God and die.

A very simple remedy for all this seems to be, that those who have, should give to those who have not, in such cases. It is said, and perhaps it is true, that there is plenty in the world for all, at all times, if it were only better distributed; and if the rich will not disgorge enough to meet the wants of the poor, compel them to do so. This is one mode of solving the difficulty, which is often advocated, and has been probably ever since the world began. It is also said, and I partly believe it, that there is charity and love enough in the hearts of the rich, to draw forth a supply equal to all the real wants of the poor. This much at least is certain, as Lord Derby puts it, "that far more would be given than is given now, if it were not for the doubt which charitable persons continually have as to whether they are really doing good or the reverse." If the head of that family in the cozy parlour with the blazing fire had been looking out at the window, when the poor man was looking in, and saw the latter in his poverty, as he saw them in their affluence, probably the prompting of his heart would be to go out, and give him of his abundance, probably it would be with a qualm of conscience that he refrained feeling, at the same time, as if he had no right to enjoy such abundance, whilst there was such poverty at his door. When public sentiment is once roused as to the need of aid for the sufferers by some great disaster, the difficulty generally is, not to get sufficient money, but to know how to dispose of all the money that comes in.

Whether there be enough in the world for all, and sufficient charity in the hearts of men to draw forth that abundance to supply the *need* of all, it is certain that there is not enough to supply the *greed* of all. It may be possible to help those who are doing all they can to help themselves; but it is impossible to help those who are disposed to lean upon us. When they begin to lean, they must be shaken off. It is astonishing how rapidly they would fall away from the straight up and down line of independence; how soon the leaning

becomes a load too heavy to be borne, and the power they might otherwise have maintained to help themselves disappears.

It is only the continuing to struggle that can preserve the spirit of independence. Money cannot do it. It must be won and maintained by every one for himself, by toil and trouble; but it is impossible to do much when they begin to cease to strive. There is no royal road to learning, it is said. The child of the prince must cry over his lessons, just as the child of the peasant. It seemed hard for the foolish virgins that the wise ones should refuse to give them of their oil. More tremendous issues than even physical life and death were involved, and yet the wise virgins would not supply the wants of the foolish ones.

To do that for any one, which he could or should have done for himself, soon breaks down his independence, and when that is gone, all is gone; the fruitful field has become a desert, the rains cannot water the sandy waste, nor the dews refresh it.

Another remedy for this inequality in the condition of men seems to be an increase of wages. If gratuitous giving is hurtful, surely more liberal wages for work done cannot be open to any objection. Men who have prospered in business sometimes give large public benefactions. Might not they, at least, who can so well afford it, give a benefaction to their workers, in the form of a rise of wages. This, besides, would only be helping those who have helped them to make their fortune.

A wealthy farmer in one of the wealthiest agricultural districts in Scotland, told me lately that in his neighbourhood a wealthy farmer had been for some time past paying his day labourers 2s. to 3s. per week above the market price. This had unsettled the labourers employed by the other farmers in the neighbourhood, and as they could not afford to give the same wages, it had been a source of great trouble and annoyance to them. Seeing no necessity for their neighbour giving the advance, and knowing that he was capricious and whimsical in other things, they concluded that now he had altogether taken leave of his senses.

Advances of wages that are the result of whim, are precarious and treacherous, and generally bring disappointment in the end. So is it with advances which are the result of surprise, where the workman watches for his opportunity against his employer, making the

employers' necessity the workman's opportunity. They lack the quality of, "do as you would be done by," and no good comes of them.

Advances of wages that are the result of combination, are also frequently disappointing. Such advances beget others, and when ultimately the advance takes place all round, they neutralise each other. The workman gets a larger coin, but it has less purchasing power. It has just the same purchasing power that the smaller coin he formerly got had, and he is no better off than before. If, however, the advance is the outcome of plenty in the land, and the consequent revival of trade, he will be better off, he must of necessity be a sharer in the abundance; but he would have got his share, though he had not demanded it in the form of a strike, and he would have saved the cost of the process of striking. No power on earth could have kept from him his share of that abundance, and no power on earth can give him more than his share.

Not even the combinations of all the trades in the world, which is the grand essay the trades' leaguers are pointing at, in their disappointment at the results of local and even national combination, can give the working man a share of what does not exist. The case of domestic servants has often been referred to, as both an example and an evidence, that advances of wages come without combination.

There is a gradation of wages, according to the skill involved in the work, which will always be maintained, and the ratio will probably be practically uniform. That leaders of trades' unions can, by skilful diplomacy, and bold combination, obtain for a trade a wage higher than the skill involved in it naturally entitles it to, is a delusion and a snare. Making the employers' necessity the workman's opportunity, limiting the number of apprentices, controlling the output, and the numberless devices which have an unnatural aspect on their very face, are no better than Mrs. Partington's attempt to sweep out the Atlantic.

The ratio of wages has a fixed point, that is, the skill involved. Disturbing influences may alter that, but the tendency is always back to the fixed point, and a higher level at one time will be compensated by a lower level at another. The average will always be the fixed point.

The atmosphere has a fixed pressure, and the sea, with all its bays and firths has a fixed level. These may be modified by disturbing influences, but the tendency is always to the fixed point, and the average is always the fixed point.

The additions to the comforts of the domestic servant and the high class artizan, have been immense during the last fifty years. The success of man in subduing the earth, and making the forces of nature his servants, have gained for both, this accession to their comfort. But I do not suppose that proportionally to his higher position, the skilled artizan has secured a larger share of these comforts than the domestic servant, and yet he has been in a state of chronic strike all the time, whilst the domestic servant is as yet too wise, or too foolish, (which do you call it?) ever to have made the attempt to raise her wages by combination.

In one thing, I think we are all agreed, that the working man cannot be too careful as to how he spends his money. It is a great problem how to divide 20s. or even 30s. a week amongst a family, so as to give to each demand upon it, its proper share, and bring out as the result a comfortable home. The man who solves that problem has done more than many who have gone through the whole of Euclid can do. A millionaire, who was also an octogenarian, once said to me—"My father was a stone mason, and never had more than 12s. per week, and he brought up a large family in comfort and respectability, and never was without a bit and a sup, to give to any friend who called, and my father was a better man than I am. My grandfather was a stone mason, and never had more than 10s. per week, and he brought up a large family in comfort and respectability, and he was a better man than I am."

Better, I suppose my friend meant, in respect that the father and grandfather had done so much with so little, which the son believed was more than he could have done, clever man though he must have been, to become a millionaire.

There is here a field for the exercise of the highest faculties of man, and the returns from the successful cultivation of it are greater than can be estimated.

I know a commercial firm who give their employees a bonus every year, proportioned to the earnings of each individual, and to the suc-

cess the firm have had during the year. This gives the workman an interest in his work, and in making it profitable to his employer.

It is not a matter of contract, it is a free gift; and therefore it may be withheld without any reason being assigned. It is made known, however, that the only reason for withholding it, in whole or in part, is misdemeanour at any time during the year. This saves any great noise being made about the misdemeanour at the time. The workman knows, that in the reverse way, of the bread cast upon the waters, he will find it after many days; that is, he will find it as a deduction from his bonus at the end of the year. The silent operation of this system invests it with a power for good, that no amount of scolding could have equalled. Finally, the bonuses are lodged to the credit of the individuals in the Savings Bank, and the bank-book is handed to each instead of the money. This helps every one to find out the way to the Savings Bank.

The system has been in operation for many years, and has worked exceedingly well. It is perhaps the only way that an employer can judiciously give more than the current wages of the day, and perhaps even that is a transgression against strict economic laws. Possibly it would be better that the wages should be rather under the market price, the workman taking the risk of the bonus to make up the difference, care being taken that as a rule he should be a gainer thereby.

CHAPTER VI.

"He that will watch Providence, shall never want a Providence to watch."—*Flavel.*
"Calamity is man's true touchstone."—*Beaumont and Fletcher.*

IT is the moderately rich and the moderately poor whose cases I have been discussing hitherto. Besides these, there are the very rich and the very poor, and here the contrast is so great that the social problem becomes alarming.

We see in the one class some who are steeped in poverty, and living in a state of wretchedness and degradation worse than the

beasts that perish. In the other we see some who have riches above what apparently they know what to do with. If, as is sometimes the case too, it is a fool who is in possession of so much wealth, the difficulty of the problem is greater. Stripes for his back would seem more fitting than such large possessions.

Looking down to the depths of the penury and wretchedness of the one class, and up to the heights of the affluence of the other, and searching in vain in the merits of the individuals themselves for an answer to the question—Why are these things so? we begin to wonder if the same God and Father made them all, or if He sees and cares for such things. How much better we could have arranged it, we think. We would have made a much more equal distribution of the good things of life. Or if we had made inequalities, we would have given all the good things to the good, and all the bad things to the bad. We would have broken the arm of the oppressor before it could have touched the poor man's lot; we would have made the grindstone, wherewith he was preparing to grind the faces of the poor, shiver into pieces, and fly up into his own face.

There is a mystery here on which many have made shipwreck of their faith in an over-ruling Providence. They see nothing but a seething mass of selfishness all around. The most selfish are the most successful, and the greatest rogues are sometimes the greatest prize-winners. Everything is out of joint. Life is a tangled web, which they dare not cut, and they cannot unravel. They snatch what enjoyment they can from it, as day by day passes over, but they are weary of life. They are content to live without God in the world, and prepared to die without hope.

Another class of the disaffected are of a very different sort. They are equally dissatisfied with things as they are, but they do not give up everything as hopeless. Things are far wrong, but they can put them right. They have no faith in Providence, but they have great faith in themselves.

Let us hear one of them on this subject:—

A Mr. Touzeau Parris delivered a lecture in Paisley about three years ago. Mr. Bradlaugh was to have accompanied him, but he was unexpectedly called to London, and could not be present. The lecturer said—"The question they had to deal with was a question of starvation. In one column of the newspapers they would read of

a grand banquet being given, and in another of men and women dying of starvation. The time for revolution was when the people were starving, and they are almost compelled to revolt. . . . Some of them thought that the labourer and those who did the hard and dirty work were the best paid. It is they who are the worst paid of all. . . . They have arranged the laws so that those who have nothing have great difficulty to obtain anything. Although the mass of the people get more pay, they did not make anything by it, as the necessaries of life went up with the wages."

A fuller development of the same sentiments was manifested at a meeting in Paris a few days ago. One speaker said, "That wages were a daily robbery, and strikes worse than useless." Another speaker "called upon the people to form their battalions for the total extinction of society, and to march against the tyrants."

I would not take all the hard things said by man in their distress, and work these up into an indictment against them. It is a moral lunacy with which such men are affected, yet judicious restraint is the kindest treatment.

This revolutionary sentiment is constantly present in society, and may at any moment develop dangerous energy.

These men see the wheels of the locomotive engine "doing all the hard and dirty work," and the boiler in supreme repose, occupying a higher place. They will rectify all this, and they make a revolution. But what better are the wheels, when the machine is overturned, and they get the higher place. They are out of the dirt, certainly, but they are also out of their proper place. They can do no good either to themselves or to the machine. They may revolve, but they revolve in the air. They do no work, and make no progress. The constructor of the machine has designed them for the place they occupied, and to it they must return. They need not strive against him. They may break themselves in their fury, and then he will make other wheels that will do the work. It requires a wise man to construct such a machine, but any fool can overturn it and destroy it. When we think how many fools there are in the world, and how easily any one of them can do this, we may state it as one of the evidences of the existence of an overruling Providence that the world continues to exist.

The communist sees no selfishness in his own class, it is all in those above him. If the following lines be a correct description of him, he is himself the most selfish of all.

> What is a communist? one who has yearnings
> For equal division of unequal earnings;
> An idler, or bungler, or both, he is willing
> To fork out his penny, and pocket your shilling.

As to the degrees of selfishness that exist amongst the other classes of society, there is perhaps not much to choose between them. The upper classes had their time of power, and they imposed the Corn Laws. The working classes are now having their turn, and they preach the doctrine of the restriction of the output. The upper classes, for selfish ends, made the commodities in which they were interested scarce and dear, the working classes are now seeking to do the same. A bountiful crop at home, and a free supply from abroad are not any more, nor any less to the nation's benefit, than a bountiful supply, and a full output of coal, and every other commodity in which the working man is interested. The landowners have found out that their restrictive policy was a mistake, the working man has not yet come to the belief that his is a mistake. The landowners have found out to their surprise that the general good is for their own good—that cheap bread brings big rents; the working man has not yet found out that the general good is for his good, that cheap coals, and other commodities in which he is interested, bring good wages. Would the colliers, for example, not have been better off to-day, if they had been unsuccessful five years ago in restricting the output—raising the price of coals—advancing their own wages at the expense of the consumers of coal—and doing many foolish things, which have made them a bye-word ever since.*

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* Whilst I write, I see the following paragraph in the newspapers:—"The *Times* is informed that the increase in the output of coal in the United Kingdom during 1881 as compared with 1880, will probably be found to be about 7,000,000 tons." The coal trade is at present one of the most unremunerative in the country to both the masters and the men. A few years ago combination and restriction of the output made it one of the most inflated.

Is the output never to be restricted then? Yes—but not by the employee, only by the employer. The employer will continue the output as long as he has a profit, and will stop when he has to face a loss. No power on earth can compel him to work at a loss, and none should stop him as long as he has a profit. The working man can hardly ever be in the position of working at a loss. If a half loaf is better than no bread, a half wage must be better than no wage. Besides it is not the natural right of the employee to restrict the output. It is an overturn of the social machine, and putting the wheels uppermost. If the employees have the natural right to restrict the output, they must have equal right to order it to be increased. If they may prevent the employer from working whilst he has a profit, they may also insist that he shall work though it be at a loss. A step farther in the same direction and they may fix the prices at which he must sell. Again a step farther, and they may demand a share of the profits, though they could bear none of the losses. Again a step farther, and we have communism—ruin—chaos.

But there is a moral aspect of the question, which is more important than even its financial one. In so far as the restriction of the output involves the restraining of the working power of the man whilst he is at work, it has a demoralising effect. If it be true, that the mason may not give more than a certain number of strokes of his mallet per minute, nor the bricklayer lay more than so many bricks per minute, so that he is not permitted to work up to the measure of his ability, that thus he may restrict the output; even if he succeed thereby in bettering his financial condition, he impoverishes his higher nature. When at first he has to conform to this law, does his conscience not wince? When at any time the system is brought into the light of day, does he not try to put a cloak over it? When at any time it is challenged, is not his reply either apologetic or defiant?

The boasted skill and prowess of the British workman will shrivel under the restraint which is thus imposed on his natural powers, as the powerful arm of the blacksmith would become feeble if he were prevented from using his heavy hammer, and forced to keep to a light one. The time may come when he shall seek, and that too late, to put forth all his wonted strength, and cannot, for the cunning of his hand and the strength of his arm, have in a measure gone

from him, and his very moral nature has deteriorated, by having so long been doing in secret that which he could not defend openly.

Does not every one, except the trades-union artizan and the lazy workman, do his best both as to the quantity and the quality of his work? and does he not find both pleasure and profit in so doing? What would any of our amusements and recreative games be if each man were not striving to excel his neighbour?

Not to work up to the measure of our ability, for the purpose of enlarging the area of employment, is, as if the physician were to put forth a portion only of his skill, that patients might be kept longer in hand, and more doctors thereby needed. And not to work up to the measure of our ability, that the restricted output may raise the price of the commodity, is, as if the farmer were to cultivate only a portion of his land, or destroy the yellow grain, on some of his fields, when ready for the sickle that he may thereby restrict the output of the kindly fruits of the earth, and make bread dear.

If the working man could secure any good for himself by these devices—anything of good that would not come to him without them —I would tolerate much on his behalf. First: because his class is so much more numerous than all the other classes of the nation, that in respect of numbers, he may be almost said to represent the nation. And second: because his lot is hard, and it is not much to ask the wealthy to forego of their abundance for the benefit of the working man.

But it is not in these ways that deliverance can come to him. The history of his efforts in this direction is a chequered chronicle of successes and defeats, gains and losses, gleams of prosperity and subsequent disaster.

The suspicion with which Capital is regarded by Labour is the cause of much of this unrest in the working man's lot. Capital is seldom at peace with Labour; open warfare, or an armed truce is their normal condition.* The richest man has really nothing for himself but his food and his clothes. He cannot, if he would,—and in many cases, he would not, if he could,—prevent the overplus from overflowing for the benefit of others.

* I observe in a Glasgow newspaper, an advertisement with the following melancholy heading, "Proposed Union of Working Men to protect themselves in trade, and law, against employers."

The rich man is, whether he will or not, only a trustee, and he gets his food and his clothing out of the estate which he administers. He is supported out of the estate, but the estate itself is for the poor man. It is true, he gets a liberal supply of the food and the clothing, and to be more accurate, we must add a fine house to live in; but would you grudge him a liberal supply of these, seeing he administers so much? You would not muzzle the mouth of the ox that treadeth out the corn. But, after all, it is not much he gets. Many of his servants get the same food that he does, have as comfortable clothes, and live under the same roof, and many a time he carries a load of care to his pillow, which they are never asked to bear, and could not if they were.

Capital is just accumulated labour. It is labour in a different state than that which is receiving the day's wage for the day's work, but still it is labour, and subject to precisely the same laws. What hurts capital, hurts labour, and what injures the labouring man, injures the capitalist. Capital is to labour what the reservoir is to the stream. If the reservoir robs the stream at one time, it must give it back at another, and if the stream drains the reservoir at one time, it must suffer from diminished supplies at another.

If I might pursue this illustration a little farther, I would say, that, as in the water supply for a great city, the pipes receive different shares of the one great supply, but each according to its capacity, so is it with the different conditions of men in the world.

Each man is supplied with the good things from the great reservoir according to his capacity. If, instead of forcing additional supplies, men would seek to enlarge their capacities, the larger supply would assuredly come. And capacity is a hereditary condition. The millionaire to whom I have referred could trace back the enlarging of his capacity for two generations, probably it had been going on for more. What effect, I wonder, would the practice of the present doctrine of the restriction of the output by the father and grandfather of the millionaire have had upon his fortunes, even if they had been successful in adding thereby a shilling or two per week to their wages. Would not the deterioration of the moral fibre of their nature have made the increase of wages a costly acquisition? and would their descendant have become a millionaire if his inheritance of qualities of the higher class had been thus diminished?